CANADA-MANITOBA
Crop Insurance

Annual Report

The Manitoba
Crop Insurance
Corporation

Year Ended March 1983

Agriculture
Canada

MANITOBA
AGRICULTURE

84- 3214 /

June 30, 1983.

To the Honourable Bill Uruski,
Minister of Agriculture,
Winnipeg, Manitoba.

Dear Sir:

Presented herewith is the Twenty-Fourth Annual Report of The Manitoba Crop Insurance Corporation for the fiscal year ended March 31, 1983.

Respectfully submitted,

F.A. Tufford.

F.A. Tufford,
Chairman.

Twenty-Fourth Annual Report of The Manitoba Crop Insurance Corporation

Board of Directors

F.A. Tufford, Chairman
P.A. Rattai, Vice-Chairman
M.J. Sotas
N.H. Huminicki
W.D. Sloane

Officers

H.E. Tolton, B.S.A., M. Sc. Manager
A. McRitchie, C.A. Comptroller and Secretary
D.E. Forsberg, B.S.A., M.Sc. Contract and Personnel Manager
H.R. Nelson, B.S.A., M.Sc. Manager of Research
J.B. Hughes, LL.B., Q.C., Legal Counsel

Objective

1. Under the Canada-Manitoba Crop Insurance Program, to make available all-risk crop insurance which provides a basic production guarantee (with coverage levels approximating average cash costs of production), to cover heavy crop losses and thus provide a stabilizing effect on the farm income and the rural economy in general.
2. To provide additional protection for farmers with all-risk coverage against devastating spot hail losses during years when crops are otherwise good.
3. To maintain actuarially sound rates, proper coverages and a realistic insurance program by means of data analysis from Statistics Canada and that from claims and questionnaires.
4. To train adequate staff to maintain a high degree of efficiency of operation.

Board Meetings

Twelve meetings of the Board of Directors were held.

Organization Chart
The Manitoba Crop Insurance Corporation

<table>
<tr><td rowspan="7">Minister of Agriculture</td><td rowspan="7">The Manitoba Crop Insurance Corporation Board of Directors</td><td rowspan="7">Manager</td><td rowspan="2">Comptroller and Secretary</td><td rowspan="2"></td><td>Processing Co-ordinator</td><td></td></tr>
<tr><td>Manager of Finance</td><td></td></tr>
<tr><td></td><td>Manager of Computer Services</td><td>Programmer Analyst</td><td></td></tr>
<tr><td rowspan="4">Contract & Personnel Manager</td><td></td><td>Field Division Administrative Co-ordinator</td><td>Agency Offices</td></tr>
<tr><td></td><td>Adjusting Specialist & Trainer</td><td>Adjusting Personnel</td></tr>
<tr><td></td><td>Procedure Specialist</td><td>See Page 3</td></tr>
<tr><td></td><td>Manager Of Research</td><td>Research Analysts</td><td></td></tr>
</table>

Organization Chart
Agency Offices

Area Supervisor I Stonewall	Fisher Branch	Stonewall	Beausejour	
Area Supervisor II Sanford	Altona	Sanford	St. Pierre	Carman
Area Supervisor III Glenboro	Glenboro	Somerset	Portage la Prairie	Neepawa
Area Supervisor IV Virden	Souris	Virden	Deloraine	Hamiota
Area Supervisor V Dauphin	Grandview	Dauphin	Swan River	Birtle

Financial Contributions by Governments of Canada and Manitoba

The Government of Canada provides financial assistance to the Canada-Manitoba Crop Insurance Program by contributing 50 per cent of the total premium required each year. The Federal Government's contribution to this program totalled $13,012,119 for the 1982/83 fiscal year.

The Government of Manitoba contributes all of the administration costs, which totalled $3,418,323 for the 1982/83 fiscal year.

Canada-Manitoba All-Risk Crop Insurance Program Summary

During 1982, 14,087 (81.9 per cent) of the estimated 17,193 persons eligible for insurance had contracts in force — a decrease of 3.7 per cent over the number insured in the previous year.

SUMMARY OF PARTICIPATION

Year	Contracts in Force	Per Cent Participation
1960-61	2,472	38.1
1961-62	3,654	39.9
1962-63	4,413	48.2
1963-64	5,142	50.3
1964-65	6,141	49.8
1965-66	8,610	47.3
1966-67	12,915	44.7
1967-68	14,116	48.2
1968-69	14,481	59.1
1969-70	14,236	59.6
1970-71	13,669	58.7
1971-72	13,233	58.3
1972-73	11,945	53.9
1973-74	13,585	62.9
1974-75	13,878	65.9
1975-76	14,199	69.2
1976-77	14,583	72.9
1977-78	18.016	92.3
1978-79	15,950	83.8
1979-80	14,275	77.0
1980-81	14,176	78.4
1981-82	14,633	83.0
1982-83	14,087	81.9

Insured seeded acreage decreased by 1.5 per cent from the previous year. The 4,869,848 acres insured carried a total liability of $309,764,125. The premiums billed amounted to $13,256,059 which includes $2,496,606 for hail spot loss. An analysis, by crops, of insurance written is shown on Schedules 3 and 3A.

A total of 37,968 crop units were insured by 13,630 persons. Some 457 persons were unable to seed an insurable crop. A breakdown, by crops, is shown on Schedule 4.

During the year, 13,668 crop inspections were made. Indemnity cheques were mailed to 4,336 persons with respect to 4,780 all-risk and 2,415 hail spot loss deficient crop units. Total indemnities paid amounted to $22,600,352 which includes $4,696,277 in hail spot loss. The total indemnities paid when compared to a total calculated premium income of $26,512,118 shows that for every premium dollar received, $.85 was paid in settlement of claims. Of those insured, 31.8 per cent received payments from the fund.

Summary of Canada-Manitoba All-Risk Insurance Program

	Farmers' Share of Premium	Calculated Premium	Indemnities Paid	Accumulated Loss Ratio
1960-61	$ 255,487.33	$ 319,359.16	$ 87,082.62	.27
1961-62	434,782.96	543,478.70	1,586,405.96	1.93
1962-63	684,249.32	855,311.65	531,503.82	1.28
1963-64	816,901.42	1,021,126.77	1,242,164.72	1.25
1964-65	940,990.35	1,176,237.93	279,343.44	.95
1965-66	1,296,463.67	1,620 579.58	398,792.86	.74
1966-67	1,756,916.97	2,19 44.96	796,359.58	.64
1967-68	2,065,443.42	2,753,924.56	729,116.62	.54
1968-69	2,324,400.17	3,099,200.23	2,288,456.09	.58
1969-70	1,945,210.01	2,593,613.34	3,726,865.42	.72
1970-71	1,505,169.60	2,006,892.80	2,061,453.99	.75
1971-72	2,187,302.66	2,916,403.54	1,018,391.38	.70
1972-73	1,895,837.31	2,527,783.08	983,097.98	.67
1973-74	2,135,628.65	4,271,257.30	2,216,532.99	.64
1974-75	2,846,582.08	5,693,164.16	8,299,434.60	.78
1975-76	4,785,416.42	9,570,832.84	9,338,852.32	.82
1976-77	5,630,841.95	11,261,683.90	8,881,807.46	.81
1977-78	9,384,728.63	18,769,457.26	5,590,626.17	.68
1978-79	8,273,606.39	16,547,212.78	6,445,393.25	.63
1979-80	8,355,799.19	16,711,598.38	11,177,129.50	.64
1980-81	9,763,057.22	19,526,114.44	55,288,685.65	.98
1981-82	12,035,890.51	24,071,781.02	18,770,255.07	.95
1982-83	13,256,058.66	26,512,117.32	22,600,352.08	.93

The calculated premium represents the farmers' share plus the Government of Canada contribution.

Hail Program

In 1982, hail insurance coverage was offered to the all-risk contract holders for the thirteenth consecutive year. Some 4,686 Insureds carried hail coverage which number represents 34.4 per cent of those who seeded insured crops.

A total of 1,960,904 acres were insured and carried a total liability of $128,478,562. Premium billings totalled $3,196,098 which amounts to 2.5 per cent of the liability.

During the year, 1,885 crop inspections were made and indemnity cheques amounting to $2,557,616 were mailed to 648 claimants. For every premium dollar billed, $.80 was paid in settlement of claims. Of those insured under Part II Hail, 13.8 per cent received payments from the fund.

Summary of Hail Insurance Program

	Premium Earned	Indemnities Paid	Accumulated Loss Ratio
1970-71	$ 114,298.29	$ 112,830.73	.99
1971-72	279,918.78	80,115.04	.49
1972-73	270,917.12	70,473.72	.40
1973-74	550,019.03	616,955.74	.72
1974-75	684,576.77	423,160.85	.69
1975-76	902,833.45	1,239,490.88	.91
1976-77	1,029,237.80	1,197,152.76	.98
1977-78	1,261,470.79	1,231,459.60	.98
1978-79	1,700,062.19	1,825,162.41	1.00
1979-80	1,683,214.65	997,933.30	.92
1980-81	1,552,265.42	1,042,709.39	.88
1981-82	2,273,062.75	2,266,443.64	.90
1982-83	3,196,098.48	2,557,615.60	.88

Features of the Canada-Manitoba Crop Insurance Program in 1982

1. Crops Insured:

Red spring wheat, utility wheat, amber durum wheat, oats, barley, mixed grain, fall rye, buckwheat, flax, rapeseed, sunflowers, mustard, field peas, grain corn, sugar beets, potatoes, cultivated forage for hay production, silage corn and Forage Establishment Option. Lentils and fababeans continued on a test basis for 1982. Canary seed and field beans were added on a test basis for 1982.

2. Designated Perils:

Hail, drought, frost, excessive moisture, excessive rainfall, flood, wind (including tornado), disease (including rust) and pests.

3. Options:

(a) Hail Spot Loss

This benefit makes it possible for an all-risk contract holder to obtain adjustments for partial losses due to hail. Coverage per acre is limited to the all-risk coverage as determined from the Insured's seeded acreage report for each insured crop.

(b) Unseeded Acreage Insurance

Unseeded acreage insurance gives each Insured the option of taking out protection against the possibility of not being able to seed a crop on all the acreage intended for seeding by June 25 on account of excessive moisture.

4. Hail Insurance Part II:

This insurance program is offered by The Manitoba Crop Insurance Corporation to all-risk contract holders only, and is available for all crops insurable under their all-risk program. There are three levels of coverage for each crop and the basic rates are based on crop insurance risk areas rather than on a township basis.

5. Calculation of Coverage and Premiums:

(a) Productivity Index

A scientifically established productivity index has been used as the basis for calculating equitable coverages on soils of varying productive ability. Premium rates also are affected by the productivity index. The premium rates tend to be higher relative to coverages on soils with a lower productivity index than on soils with a higher index.

(b) Risk Areas

Manitoba has been divided into areas of similar risks on the basis of soils, climate, topography and history of crop production. The premium rates are based on two main factors — productivity of the soil and history of crop production in the risk area. The premium rates established on the risk area division, while maintaining the mutual effect on the insurance fund, do not allow the transfer of income from one risk area to another.

6. Flexible Level of Coverage

The base period for long term average yield is 25 years or less. Coverage levels have been calculated at 50, 60 and 70 per cent of the long term average yield, except in the case of sugar beets and potatoes where coverage is calculated at 60, 70 and 80 per cent of the individual grower's ten year average yield. As the season advances and additional production costs are incurred, pre-harvest stage coverage as a fixed percentage of the harvested production guarantee increases progressively.

7. Premium Discounts:

(a) Experience Discount

This discount gradually reduces the premium to the low risk farmer who, for whatever reason, makes modest indemnity claims.

(b) Acreage Size Discount

A discount of 5 per cent on the gross premium is allowed when the total acreage insured on a unit is 300 acres or more.

(c) Cash Discount

A discount of 6 per cent on the net premium is allowed if the payment is made in full on or before August 15 of the current year.

8. Individual Crop Insurance Coverage Adjustment Based On Each Insured's Own Crop Insurance Record:

Each new Insured coming into the program for the first time is assigned the basic average coverage. The experience the Insured accumulates in the program dictates where his coverage will be adjusted. Low losses or no losses show favorable experience and the Insured's coverage is adjusted upward. Consistent claims and high losses result in the Insured either staying at the basic coverage or having his coverage adjusted downwards. One loss year only will not reduce the Insured's coverage below the basic level regardless of the magnitude of the loss.

9. Crop and Acreage Requirements

Two crops or more must be insured with a total of not less than 50 acres; however, where all crops planted are insured, the total acreage must be at least 10 acres. If only potatoes are insured, the acreage must be at least 4 acres, or if only sugar beets are insured, the acreage must be at least 3 acres. Forage acreage must be at least 20 acres to qualify for coverage under the forage crop for hay production program.

10. Stages of Adjustment:

There are two adjustment stages for crop loss. Note the exception for potatoes and sugar beets outlined below. If it is early enough to reseed to the same crop, it can be reseeded and the insurance will continue. A Stage I adjustment (based on 50 per cent of the harvested coverage) will be made if it is possible to reseed to another earlier maturing crop. When crops are destroyed or damaged after June 25, but before being harvested, a Stage II pre-harvest adjustment is made. Any appraised yield (subject to the small appraisals not to count) is subtracted from the full harvested coverage.

The Stage I and pre-harvest Stage II adjustment will be a credit if only part of the crop is destroyed. A Stage II harvested adjustment is made when all the crop has been harvested.

Reseeding Benefit

This benefit has been brought into the program to compensate the Insured for having to reseed due to natural hazard. The Insured can receive 25% of the original seeded crop coverage on parcels of land at least 20 acres in size, except for sugar beets, if he destroys the original crop and reseeds a crop which is eligible for and is covered by crop insurance. Sugar beets qualify for 15% of coverage on minimum parcels of 20 acres.

The pre-harvest stages on sugar beets and potatoes are a fixed percentage of the harvested coverage. They are progressive and increase as the season advances and additional costs are incurred.

Claims for individual crops are adjusted separately. Insureds receive indemnity payments on each crop based on coverage less the amount of harvested production. If applicable, an adjustment is made for quality.

11. Landlord Insurance

Crop Insurance is available to the landlord on his share of the crop providing his tenant is insured.

12. Quality Guarantee

Grade factors were established for all grades below the guaranteed grade in each crop, where applicable, for the purpose of making quality loss adjustments to harvested production when calculating indemnities payable.

The guaranteed grades for the insurable crops are set out in the Final Seeding Date table under the heading Safeguards for Excessive Risk Caused by Late Seeding.

13. Safeguards on Excessive Risk Caused by Late Seeding

1982 Final Seeding Dates For Accepting Liability

Crop	Guaranteed Grade	Date
Wheat — Red Spring	#2 C.W.R.S.	June 20
— Amber Durum	#3 C.W.A.D.	"
— Utility	#1 C.U.	"
Oats	#1 Feed	"
Barley	#1 Feed	"
Mixed Grain	55 kg/hl	"
Flax	#2 Canada	"
Mustard	#1 Canada	"
Sunflowers	#1 Canada	June 10
Buckwheat	#3 Canada	June 25
Field Peas	#3 C.W.	June 10
Sugar Beets	125 kg/t	June 15
Lentils	#2 Canada	June 1
Fababeans	#3 Canada	May 25
Fall Rye	#3 Canada	Sept 25
Field Beans	#2 Canada black	Area "B" — June 1
	pinto	
	#1 Canada white	Area "A" — June 5
Grain Corn	#3 C.W.	Area "B" — May 25
		Area "A" — June 1
Potatoes	Marketable Prod.	early maturing — June 15
		late maturing — June 5
Rapeseed	#1 Canada	Argentine — June 10
		Polish — June 25
FORAGE ESTABLISHMENT OPTION		
Spring Seeded		June 10
Fall Seeded		Aug 1-31

Monthly Summary April — October 1982

	WESTERN MANITOBA[1]	WEST RED RIVER VALLEY[2]	EAST RED RIVER VALLEY[3]	INTERLAKE[4]	DAUPHIN	SWAN RIVER
	Number of Days with at Least a Trace of Precipitation					
April	6	10	7	6	12	7
May	14	13	14	13	18	13
June	12	16	15	11	12	11
July	16	15	16	10	15	12
August	14	12	14	16	20	15
September	9	12	12	12	18	11
October	14	18	15	17	21	—
	Total Precipitation in Millimetres					
April	21.9	15.6	24.9	14.1	22.1	6.5
May	59.7	42.8	44.3	36.0	57.8	47.6
June	46.4	78.9	70.4	52.7	25.1	14.1
July	95.8	130.4	137.5	151.8	98.6	189.2
August	55.5	50.5	70.5	85.5	85.4	58.1
September	56.8	65.5	53.0	43.2	61.3	68.4
October	69.2	78.1	74.1	52.4	85.3	—
	Percentage of Normal Precipitation					
April	71	40	64	38	69	29
May	121	67	70	71	122	113
June	59	104	87	65	29	19
July	142	173	175	252	154	271
August	87	67	95	124	137	88
September	120	127	93	74	104	127
October	292	249	221	155	343	—
	Average Monthly Temperature Difference from Normal in Degrees Celsius					
April	-1.5	-0.5	-0.9	-0.7	-0.9	-0.7
May	+0.1	+1.6	+1.7	+1.5	+0.9	+0.5
June	-2.0	-3.2	-3.4	-2.6	-2.1	-1.2
July	-0.2	+0.2	+0.2	+0.5	+0.6	+0.4
August	-1.1	-1.3	-1.3	-1.1	-1.2	-1.4
September	0.0	+0.1	+0.1	0.0	+0.5	+1.2
October	-0.3	-0.4	-0.4	-0.1	-0.6	—

NOTES

1. Average of four Climatological Stations: Brandon C.D.A., Hamiota, Birtle, Pierson (Temperature data for Hamiota not included in calculations).
2. Average of four Climatological Stations: Portage la Prairie A, Morden C.D.A., Morris, Winnipeg International Airport.
3. Average of four Climatological Stations: Emerson, Sprague, Steinbach, Beausejour.
4. Average of three Climatological Stations: Ashern, Arborg, Gimli A. (Temperature normals for Ashern are taken from Moosehorn).

1982 Crop Conditions

Moisture conditions were generally good throughout the province in the spring of 1982. The Birtle, Swan River Valley, Melita/Virden and southern Interlake areas were dry, and the Langruth/Amaranth and Fisher Branch areas had excessive moisture. Very little winterkill was reported for fall rye.

By the second week in May, seeding became general throughout the province. Cool and wet weather conditions in the middle of May delayed seeding in all regions. By the end of the month most of the seeding had been completed, with an estimated 85% of the Spring Wheat and Durum seeded, 70% of the oats, 75% of the barley, 65% of the rapeseed and 60% of the flax. Special crops such as corn, sunflowers, lentils, field peas and beans were about 80% completed.

In the first two weeks of June there was an area of heavy rainfall in the extreme southern part of the province stretching from Snowflake to the eastern side of the province with up to 150 mm reported. There was some cutworm damage to corn and sunflower crops in the southern crop area and moderate flea beetle damage throughout the province. The Reston, Birtle, and Russell areas reported poor soil moisture conditions. There was a general frost on June 1 and another frost on several consecutive nights in mid-June in the western area of the province, with little damage reported. The extreme west side of the province from Waskada up to Birtle and Roblin, remained dry with pasture and hayland suffering most.

There were several hailstorms in mid-June. On June 13 a storm struck near Oak Lake, on June 16 there was a storm west of Glenboro and on June 17 a storm between Elgin and Deloraine. These storms caused moderate to heavy damage on fall rye and spring seeded crops. Cloudy days and cool nights over most of the province in June slowed crop development, particularly in special crops such as corn, sunflowers and beans. There was some seedling blight reported in the Southwest Region in late June, and grasshoppers caused some problems in the Swan River-Ethelbert areas. There was some frost damage on buckwheat near Steinbach.

By the beginning of July, all crops in the Northwestern Region were showing significant signs of deterioration. Reston, McCauley, Birtle and Russell areas were still very dry. Mid-July brought severe thunderstorms, strong winds, and some hail to much of the province. Hail fell in an area around Tilston and Deloraine, as well as near Clanwilliam, Vista, and Grandview. The high winds caused some lodging and stalk breakage in corn stands but the cereal crops recovered very well. There were heavy rains about a week after this storm in areas of Dominion City, Gimli-Riverton and Portage la Prairie, causing excessive moisture conditions and isolated crop damage. Hay yields in the province ranged from 50% below normal in the northwest to average or better in many other areas. With the exception of the Northwest, pastures were in good condition.

There were severe hailstorms in early August south of Deloraine and Boissevain, near Halbstadt, and between Russell and Silverton, with damage of 30 - 100%. The sunflower midge infested many of the sunflower fields in the Altona and St. Pierre areas, with several fields severely damaged. The corn was maturing very slowly, especially in the Central Region and around Steinbach. By mid-August, there were many reports of sclerotinia wilt in rapeseed in the Central Region and the Swan River area. Field peas and lentils were also affected by the disease. A heavy rain storm with severe hail hit an area between Neepawa and Gladstone, MacGregor, Bagot and Edwin on August 18. Damage was most extensive in the MacGregor area.

A severe frost on August 27, with temperatures as low as -8 degrees Celsius for from 3 to 9 hours, caused widespread damage in the province. The most severe damage occurred on immature rapeseed, flax, corn and sunflowers with buckwheat being almost totally destroyed in the province. By the end of the first week in September harvesting was progressing fairly well with from 75 - 90% of the cereals, 55% of the rapeseed and 14% of the flax swathed. The Southwest Region had from 75 - 90% of the crop combined. There was another severe frost in mid-September, reducing quality and yields even further on corn, sunflowers and field bean crops. Except for flax and rapeseed, 85 - 95% of the crops were combined by the middle of the month.

The major cause of loss in 1982 was frost which accounted for 69.8% of the total losses for the year, followed by drought and excess moisture which accounted for 9.8% and 6.6% respectively. This does not include losses paid under the Hail Spot Loss Option or indemnities paid for losses due to excess moisture under the Unseeded Acreage program. Heaviest losses occurred with grain corn where 73.1% of the insured acres were damaged, followed by buckwheat, lentils and field beans where 71.7%, 59.7% and 43.6% of the insured acres were damaged respectively. 6.7% of the red spring wheat acres were damaged. Utility wheat received the least damage where only 3.4% of the insured acres were damaged in 1982. The following two tables summarize the causes of loss and the per cent of insured acres damaged by crop for 1982.

1982 Causes of Loss
All Crops — All Province

Cause	Dollar Loss	% of Total Loss
Frost	11,667,953	69.8
Drought	1,631,286	9.8
Excess Moisture	1,095,840	6.6
Hail	992,503	5.9
Adverse Weather	381,016	2.3
Insects	242,977	1.5
Soil Crusting	201,034	1.2
Disease	132,803	0.8
Wind	123,790	0.8
Heat	7,030	0.0
Miscellaneous	236,441	1.4
All Causes	16,712,673**	—

* Does not include losses due to hail spot loss or unseeded acreage which are designed to cover a specific loss and are outside of the all-risk total production guarantee. A separate premium is charged for each of these options.

** Preliminary data.

Canada-Manitoba Crop Insurance Program

1982 Experience

Crop	Damaged Acres as a % of Insured Acres	Major Causes of Loss Indemnity as % of Total Indemnity Loss*					
Grain Corn	73.1	Frost	(85.8)	Hail	(4.7)	Excess Moisture	(2.9)
Buckwheat	71.7	Frost	(73.9)	Drought	(10.3)	Hail	(6.4)
Lentils	59.7	Frost	(61.6)	Hail	(13.5)	Excess Moisture	(11.2)
Field Beans	43.6	Frost	(69.8)	Hail	(21.4)	Excess Moisture	(5.8)
Rapeseed	38.5	Frost	(79.2)	Drought	(6.3)	Excess Moisture	(4.0)
Fababeans	38.0	Frost	(43.9)	Excess Moisture	(22.5)	Adverse Weather	(18.8)
Sunflowers	27.9	Frost	(57.2)	Insects	(13.7)	Excess Moisture	(9.7)
Silage Corn	23.2	Frost	(71.1)	Excess Moisture	(22.1)	Hail	(2.5)
Mustard	17.1	Drought	(56.8)	Frost	(43.2)	—	—
Flax	13.1	Frost	(74.4)	Excess Moisture	(8.3)	Soil Crusting	(5.6)
Fall Rye	10.9	Winter Kill	(23.3)	Wind	(17.3)	Drought	(12.8)
Oats	10.6	Frost	(45.0)	Drought	(36.2)	Excess Moisture	(7.5)
Field Peas	10.6	Frost	(58.1)	Excess Moisture	(24.5)	Hail	(10.5)
Mixed Grain	10.6	Drought	(43.9)	Frost	(28.9)	Excess Moisture	(10.9)
Canary Seed	10.0	Frost	(41.6)	Excess Moisture	(23.4)	Drought	(18.6)
Sugar Beets	9.2	Excess Moisture	(37.0)	Soil Crusting	(16.9)	Insects	(15.9)
Red Spring Wheat	6.7	Frost	(46.8)	Drought	(32.5)	Hail	(9.5)
Durum Wheat	5.7	Frost	(54.9)	Drought	(28.7)	Hail	(12.5)
Barley	4.6	Frost	(33.5)	Drought	(29.0)	Excess Moisture	(18.4)
Utility Wheat	3.4	Frost	(49.7)	Drought	(23.8)	Excess Moisture	(12.3)

*Does not include loss under the Hail Spot Loss or Unseeded Acreage Options.

Educational and Promotional Meetings.

1. Bank and Credit Union managers and other agro-businessmen were contacted by the supervisors and agents to acquaint them with the all-risk crop insurance program.

2. A representative of The Manitoba Crop Insurance Corporation presented a report on sugar beet insurance to the Annual Meeting of the Manitoba Beet Growers' Association Incorp. A supervisor and two agents from the sugar beet growing area were also present at the meeting.

3. Five members of the field division and seven head office staff members attended the Agronomist Conference held in December at the University of Manitoba.

4. Two staff members from the research division attended the Soils Science Meeting held at the University of Manitoba.

5. Members of the Crop Insurance staff are represented on the Cereal Committee, Forage Committee and Soils Science Committee of the Manitoba Agronomist Conference and members of the Corporation attended all the meetings at which the recommendations for 1983 were prepared.

6. A member of the Corporation staff acts on the Manitoba Soils Fertility Advisory Committee and attends the meetings at which the various facets of soil fertility and extension are discussed.

7. A member of The Manitoba Crop Insurance Corporation acts as a resource person to the committee of farmers and staff of the Department of Renewable Resources. He acts as well for various environmental and wildlife groups who are negotiating waterfowl protection and crop compensation in the wildlife sanctuary surrounding the Oak Hammock Marsh.

8. Crop Insurance personnel from the research and field divisions attended the Corn School at LaBroquerie, Manitoba. This meeting was sponsored by The Manitoba Corn Growers' Association. The Manitoba Crop Insurance Corporation mounted a display and provided information on this occasion.

9. A member of the Corporation staff acts on the Manitoba Agrometeorology Committee. As well, a staff member also serves on the Agriculture Working Group of the Canadian Advisory Committee on Remote Sensing.

10. Two staff members presented a lecture to the Diploma II class at the School of Agriculture, University of Manitoba, on general experience in crop insurance and rate and coverage setting.

11. One member of the Crop Insurance staff attended the Zero Tillage workshop held in Brandon, Manitoba.

12. Members of the Crop Insurance staff from the research and field divisions took part in the Weed Fairs at Brandon and Winnipeg. They mounted a display and provided information to the farmers attending.

13. The Chairman of the Board of Directors and resource persons from management, research and field divisions of the Corporation, attended a meeting of the Portage Farm Business Association on January 11, 1983, to explain crop insurance and to answer questions.

Publications

1. Three newsletters explained policy changes and included timely reminders. The letters were mailed to Insureds and to interested agricultural officials and agro-business as well. The mailing list for newsletters also includes Crop Insurance personnel in other provinces and other countries.

2. The agents' manual was revised to include the changes in the Canada-Manitoba crop insurance program. This manual is a reference for Crop Insurance salesmen and agents and is also distributed as an information source to interested agricultural organizations.

3. The adjustors' manuals were rewritten to include changes in the program. These manuals are used as reference for adjusting procedures on the various crops included in the program.

4. The pamphlet entitled "Canada-Manitoba All-Risk Crop Insurance 1983" was revised by the Communications Branch of the Department of Agriculture in co-operation with The Manitoba Crop Insurance Corporation staff. This pamphlet provides a comprehensive portrayal of the crop insurance program, particularly to those who are considering crop insurance for the first time, and to agro-business organizations.

5. The pamphlet entitled "All-Risk Forage Insurance in Manitoba" which was prepared and written by the Communications Branch of the Manitoba Department of Agriculture in co-operation with the staff of The Manitoba Crop Insurance Corporation, was distributed again in 1982. This pamphlet, in brief, provides farmers and others interested in the forage crop insurance program with details of the program in the field. For those interested in purchasing the coverage or obtaining more information, the location of the agencies is given.

6. A calendar listing the important crop insurance dates was prepared by Agriculture Canada and distributed to all Insureds, potential customers and interested organizations and businesses by The Manitoba Crop Insurance Corporation.

7. Informational advertising of crop insurance was broadcast over a number of Manitoba stations to cover all rural Manitoba. Informational advertisements were also placed in the daily and weekly newspapers outlining the provisions for all-risk crop insurance and hail insurance. Numerous news releases relating to timely crop insurance information were prepared for broadcast over radio stations. Timely articles on crop insurance were prepared for publication in rural and other Manitoba newspapers.

8. A progress report regarding sugar beet insurance in Manitoba was prepared for the Annual Report of the Manitoba Beet Growers' Association Incorp.

9. A number of papers were prepared for the Annual Agents' Meeting which were incorporated in a booklet to distribute to those who attended the meeting and for informational material for outside organizations.

10. A number of agencies prepared short information flyers as a mail out to all farmers in their agency area.

Co-operation and Consultation with Crop Insurance Agencies and Other Agencies in Other Provinces and Other Countries

1. Two persons of the management personnel of the Corporation attended a Manager's Meeting of all Crop Insurance Corporations in Canada in Ottawa on May 26 and 27, 1982.

2. Three staff members and five Board members attended the Western Regional Meeting of provincial Crop Insurance organizations, along with members of the Crop Insurance Division, Agriculture Canada, in Regina on June 9, 1982.

3. Dr. Lloyd Rankine, Head of Department, and Dr. R.H. Singh, Chairman, Local Organizing Committee, Department of Agricultural Economics and Farm Management, The University of the West Indies, St. Augustine, Trinidad, West Indies, visited the head office of the Corporation and had a field trip to study the operations of crop insurance in Manitoba, during the week of September 3, 1982.

4. Mr. M. Huff, General Manager, Crop Insurance Commission of Ontario, Toronto; Mr. N. Maurice, International Crop Insurance Consultant, Federal Crop Insurance Corporation, Washington, D.C.; Mr. T.E. Pender, Director, and Mr. G. Boddis, Crop Insurance Officer, Crop Insurance Division, Agriculture Canada, Ottawa; and Mr. B. Sager, Director of Country Operations, Alberta Hail and Crop Insurance Corporation, Lacombe, Alberta, attended the Annual Field Administration Meeting in February, 1983, and reported on the progress of crop insurance in each area and discussed administrative and policy changes in their area.

5. The Manager of Research of The Manitoba Crop Insurance Corporation attended the Western Regional Meeting of Research Managers of the Crop Insurance Corporations held in Kelowna, B.C. in November, 1982. Representatives from the Crop Insurance Division, Agriculture Canada, also attended this meeting.

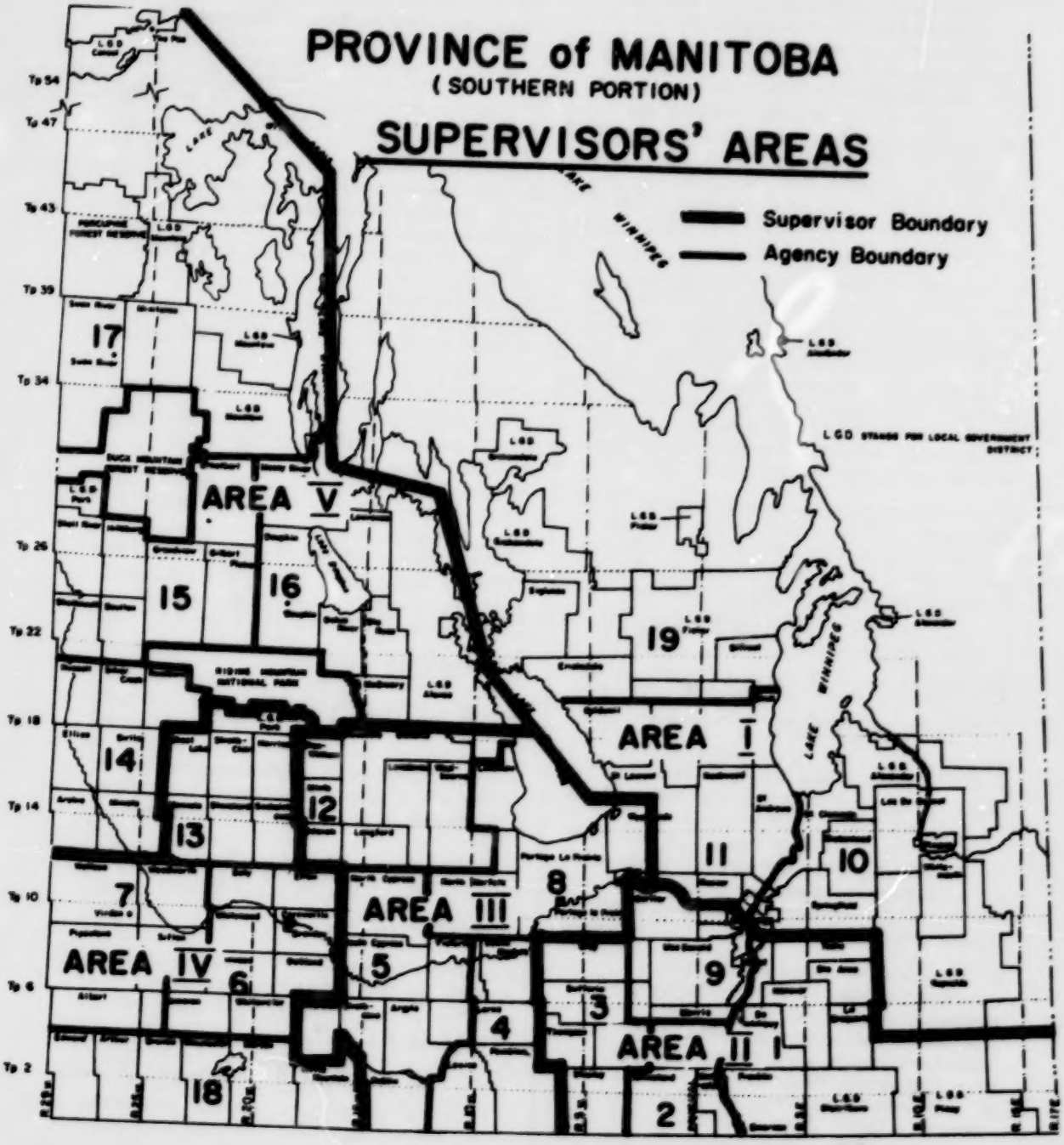
Field Operations Division

Staff — Head Office

D.E. Forsberg	— Liaison
A.J. Godard	— Field Division Administration Co-ordinator
E.H. Mazinke	— Adjustor Specialist and Trainer
G.B. Murkin	— Procedures Specialist
E.O. Rutter	— Claims Scrutineer

Area Supervisors

Area I	— H.F. Popoff	— Stonewall
Area II	— W.J. Moffat	— Sanford
Area III	— H.A. Hamilton	— Glenboro
Area IV	— C.C. McLean	— Virden
Area V	— W.J. Wowchuk	— Dauphin
	A.L. Dixon (retired August 10, 1982)	



Agriculture Canada

MANITOBA AGRICULTURE

Area Agents

01	G.L. Loeppky	St. Pierre
02	B.D. Hildebrand	Altona
03	K.K. Porter	Carman
04	A.D. McPhee	Somerset
05	D.W. East	Glenboro
06	D.A. Benzie	Souris
07	L.B. Collier	Virden
08	G.R. Small	Portage la Prairie
09	C.L. Jessen	Sanford
10	L.E. Zieske	Beausejour
11	L.D. Ciszewski	Stonewall
12	T.K. Girling	Minnedosa
13	K.L. Tiller	Hamiota
14	W.F. McKerchar	Birtle
15	T.K. Britton	Grandview
16	A.N. Kotyk	Dauphin
17	G.E. McClintock	Swan River
18	J.M. Park	Deloraine
19	R.G. Chekosky	Fisher Branch

Adjustors on Call

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Activities

It is the responsibility of the Field Division to promote and service the Manitoba farmers under the Canada-Manitoba Crop Insurance Program.

In order to carry out this responsibility, meetings throughout the year were held with the head office field staff, area supervisors, agents, administrative secretaries, scrutineers and adjustors. Training sessions were also held to keep the servicing of contracts as efficient and uniform as possible through the entire province.

Nine Field Division meetings, with Management, head office personnel and field area supervisors in attendance, were held during the past year. Management and the head office people were updated on the following phase of work in the field:

- confirmations, sales and the farmer acceptance of the program and policy
- number of claims and types of crop losses
- crop and moisture conditions
- projected workloads in crop loss areas

In addition, policy information and procedures were discussed with the field supervisors in order that this information be relayed to the field agency offices.

- All adjustors attended a two-day training session in Brandon on methods of appraising crop losses for the all-risk program, and the hail programs.
- Training in adjusting crop losses of all phases and types was provided to all adjustors by supervisor and agency personnel.
- Selected adjustors received training on appraising specific special crops.
- Head office field staff, field supervisors, agents and administrative secretaries attended three area meetings to discuss the methods of receiving the seeded acreage reports from the Insureds.
- Three area meetings were held for head office field staff, research and managerial staff, field supervisors, agents and administrative secretaries, to discuss the amendments to the 1983 program, confirmation and sales period.
- The field supervisors held a number of area meetings to ensure uniformity and program comprehension within their own areas.
- The Field Division, in co-operation with the Research Division, manned a Crop Insurance display booth at the Weed Fairs held in Brandon and Winnipeg, the Corn School at La Broquerie and the Trade Fair in Portage la Prairie.
- Promotional Meetings attended by the Field Staff, were held at the following locations, Arborg, Virden, Lundar and Balmoral.
- The Virden and Swan River area Weed Schools were attended by the local Field Staff.
- Field Division staff, in co-operation with staff from the Department of Natural Resources, attended an open meeting in Riverton to discuss the area waterfowl problems with local farmers.
- The Field Division, in co-operation with the Research Division had plant population test trials at the nineteen agency areas, to study and research better methods of field appraising.
- Head office field staff attended the Manitoba Agronomist Meeting held at the University of Manitoba.
- The Annual Administrative Meeting was held in Portage la Prairie. It was attended by head office staff, field supervisors, agents, administrative secretaries and out-of-province guests. The purpose of this meeting was to update and inform staff on product knowledge, to review methods, systems, program changes and to consider feedback on policy changes as the guidelines and questions were previously drafted by the Board of Directors.

- A number of field staff attended formal courses on Staff Development and Training, which is provided by the Civil Service Commission.
- Thirty-three adjustors spent an average of three weeks each to adjust hail loss for the Saskatchewan Municipal Hail Company, which does the hail loss appraisals for the Saskatchewan Crop Insurance Board.
- A numbered bulletin system was implemented. It provides an accurate record of communications with the field offices.
- One day infield weed identification training was provided for all adjusting staff, including agents and supervisors.
- A new adjustors' all-risk manual has been printed.

Field Adjustments

The 1982 crop year was very cool up to the end of June resulting in later maturity on crops of grain corn, potatoes, sugar beets and rapeseed.

Due to the crops being seeded later, there were fewer reseeding claims than normal. Losses from heavy rains occasioned some crop losses and reseeding in the Winkler, Snowflake and Manitou areas.

Severe hail damage was suffered in Holland, MacGregor, Portage la Prairie, Grandview and Reston areas. Minor hail damage was recorded in numerous areas throughout the province.

Sclerotinia wilt took its toll in the sunflower, rapeseed, field pea and lentil crops in the mid-growing season.

Many potato growers had post-harvest adjustments to their crop. Damage was caused by drought conditions in August followed by the severe August frost.

The late August frost caused severe damage to grain corn, rapeseed, field beans, potatoes, flax and later maturing cereal crops. The extent of the frost was more pronounced in the northwest, central and south central parts of the province. The portion of the province most severely affected were areas west of a diagonal line drawn from Morden, Carman, Portage to Dauphin, including Swan River. This frost caused severe yield losses to the above mentioned crops as many of these crops matured late due to a late cold June. Many fields were either not harvested or produced a very low yield of low-grade grain.

List of the 1982 field adjustments by stages:

67 – 1981 over-winter claims required field inspection.
472 – Stage I Unharvested (up to and including June 25).
307 – Reseeding benefit.
28 – Unseeded acreage.
2,502 – Hail Spot Loss.
1,375 – Part II hail.
1,487 – Stage II Unharvested (after June 25).
4,039 – Stage II Post Harvest.
158 – Forage.
1,586 – Claims cancelled or no indemnity.
165 – Claims not completely harvested.

Summary of Inspections and Calls – 1982
Canada-Manitoba All-Risk Crop Insurance Program

	Area #1 J. Moffat	Area #2 C. McLean	Area #3 W. Wowchuk	Area #4 H. Hamilton	Area #5 H. Popoff	Total
General	1,235	1,678	2,199	2,322	814	8,248
H.S.L. Option	564	1,065	567	975	290	3,461
Old Grain	169	206	369	174	150	1,068
Farm Calls	89	208	122	273	55	747
Miscellaneous	46	36	6	51	5	144
	2,103	3,193	3,263	3,795	1,314	13,668
Part II Hail Program						
General	502	262	280	674	167	1,885
Waterfowl and Wildlife Program						
General	11	43	71	53	80	258

Research Division

The Board of Directors and management of The Manitoba Crop Insurance Corporation are constantly concerned with the development of and improvement toward a sound crop insurance program to meet the needs of Manitoba farmers. It is the responsibility of the research division to provide reliable data and rational answers to crop insurance questions on which development and improvement of the program can be based. Complete and accurate statistics with regard to crop yields, weather and cropping practices are required to provide a statistically and economically sound program. These statistics establish the basis for determining accurate rates and coverages for each crop and for determining the proper relationships between crop coverages, soil types and risk areas. They also serve as the basis for revision by the Board of Directors of policies relating to the program when necessary.

The Manitoba Crop Insurance Corporation, with twenty-three years of experience in some areas of the province and only fifteen years in others, still lacks precise long term data on loss experience. Actuarial calculations are therefore based on the normal distribution curve in conjunction with loss experience for the years in which the program has been operating. The research division is accumulating and refining additional data to permit an increasingly accurate assessment of premiums required to offset crop loss payments.

As in past years, actual loss statistics for each crop in each risk area in 1981 were determined and incorporated into the rate calculations for the 1983 crop insurance programs. Therefore, in some risk areas, rate calculations for 1983 for wheat, oats, barley and flax were based on twenty-one years actual losses and four years calculated losses. The rates for other crops such as buckwheat and grain corn which were brought into the program in 1970, were based on thirteen years calculated losses and twelve years actual loss experience. This process of incorporating actual losses and eliminating theoretical or calculated loss statistics will eventually result in the premium rate for each crop in each risk area being based solely on actual loss statistics.

To keep abreast of developments in crop insurance, the research division maintains contact with research workers in the U.S.A., other provinces in Canada and the Federal Crop Insurance Division in Ottawa. Information from these sources has been helpful in developing a sound crop insurance program for Manitoba.

Research Related to Premium Rate Structure

During the year, all data pertaining to the crops on which crop insurance coverage is presently offered were updated and analyzed. These data accumulated from the Research Questionnaires collected from the insured farmers in the years 1961 - 1981 inclusive, provided the basis for revision of the coefficients of variability for each of the crops — wheat, oats, barley, flax, fall rye, rapeseed, mustard, field peas, sunflowers, buckwheat and grain corn in each risk area. The data also provided the basis for revision of coverage for each crop on each soil zone in each risk area.

Since the measure of variability in yield from farm to farm and the relative yields produced on the various soil zones are now based on yields reported by many hundreds of farmers rather than on a relatively small sample, the rates and coverages for each crop should now be more accurate. With alfalfa, grasses and alfalfa mixtures, the questionnaire data has been collected only for the years 1973 - 1981.

All 1981 claims were analyzed by crop, coverage level and risk area and actual losses both for quality and quantity were determined for incorporation into the annual crop rate structure for 1983. The rate structure for forage crops is based on theoretical loss calculations using the normal curve loss cost formula.

Calculation of Basic Coverages and Rates for Cereal Crops, Flax, Fall Rye, Rapeseed, Mustard, Sunflowers, Field Peas, Buckwheat and Grain Corn.

Basic coverage and rate calculations for 1983 at each of the coverage levels, 50, 60 and 70 per cent of average yield were based on yields in the years 1957 - 1981 inclusive. Incorporated also in the rates were the actual losses for 1981, the revised quality load factor and revised coefficients of variability. The revised method of applying the normal curve loss cost formula was used in all risk areas for wheat, oats, barley, flax, fall rye, mixed grain, buckwheat, grain corn, sunflowers, rapeseed and field peas.

The revised method of applying the formula could not be used in the rate calculations for mustard and silage corn as data were not available for a sufficient number of years. Therefore, the original method of applying the formula was used but the coefficients of

variability for each of these crops were revised to include the research questionnaire data obtained for 1981. The premium rates for fababeans, lentils and field beans are based on field peas while the premium rates for canary seed are based on the red spring wheat rate in risk area 12. The coverages and premium rates for the triticale test program for 1983 were based on utility wheat.

These calculations resulted in the determination of an average premium rate for each crop in each risk area at each coverage level and an average coverage per acre for each crop in each risk area. The coverage was then determined for each soil rating in the risk area according to the yields indicated by data from the research questionnaires. The premium in dollars per acre for each crop in each area was then determined by applying the established dollar value per tonne to the average coverage in tonnes per acre and then applying the calculated premium rate to the value of the coverage.

Premium and coverage information was passed on to the computer division where a personalized 1983 confirmation of insurance form and a customer fact sheet was printed for each Insured who held a crop insurance contract in 1982. The confirmation of insurance form indicates the Insured's 1983 coverage at their 1982 Coverage Level and Dollar Value selection as well as a record of the Insured's land, loss ratio, years insured and loss years.

This past insurance history determines the adjustment to the Insured's coverage. The customer fact sheet provides each Insured with a print-out of his individual coverage in tonnes and dollars per acre for each soil classification in his operation and for the crops selected on his contract. Premiums per acre for all-risk coverage as well as premiums per acre for hail spot loss are also provided on this sheet. The form is designed to permit the Insured to calculate his total coverage and premium at the different coverage levels according to seeding intentions.

Municipal Soil Rate Maps and Risk Area Basic Rate and Coverage Charts for 1983 were prepared to supply supervisors, agents, office staff and other interested government departments with required information.

Sugar Beet Insurance Program

(a) Sugar beet yield records for 1982 were obtained from the Manitoba Sugar Company.

(b) The average yield of each sugar beet grower in the province was recalculated to include the 1982 yield and coverage in tonnes per acre at the 60, 70 and 80 per cent coverage levels. The stages of coverage within these levels were calculated for each individual grower for 1983.

(c) All 1982 sugar beet claims were analyzed to determine the actual loss per acre.

(d) The provincial average yield for the past ten years was revised and coverage calculated on this basis in order to offer coverage to sugar beet growers who do not have a record of sugar beet yields.

(e) A statement of premium and production guarantee in tonnes per acre for 1983, as calculated and printed by the computer center, was mailed to each sugar beet grower in the province together with an outline of the sugar beet insurance program for 1983.

Potato Insurance Program

Potato yields for 1982 were established for each insured potato grower. Coverage at the various levels and stages within these levels was revised accordingly for each individual insured grower. All potato claims were analyzed and the actual loss per acre determined.

A statement of coverage and premium for 1983 was prepared and mailed to each insured potato grower together with an outline of the potato insurance program. The provincial average yield of the past ten years was revised and coverage calculated on this basis in order to offer coverage to potato growers who do not have a record of potato yields.

Cultivated Forage Crop Insurance Program

Information obtained from the 1981 questionnaires went into basic risk area coverage calculations for 1984. Coverage levels of 50, 60 and 70 per cent of average yields updated the 1965-1981 yield base upon which the three levels are largely determined.

The coverage for each soil rating in the risk areas was then determined according to the yields indicated by the data from the 1973-1981 research questionnaires. The premium in dollars per acre for each forage crop in each risk area at each coverage level was calculated using the normal curve loss cost formula.

The Forage Establishment Option first offered in 1981 was continued for 1983. This option provides coverage for failure to establish a stand due to natural hazards for Insureds with forage insurance. Coverage levels are based on type of forage and method of establishment.

Unseeded Acreage Insurance Program

The 1981 Unseeded Acreage Insurance experience was reviewed and incorporated into the premium rates for 1983 on a risk area basis, according to the formula established in 1980 for the 1981 program. That is, the actual experience accumulated since 1972, by risk area, was incorporated with the base rate established from risk area 12 for the years missing to give a 25-year average premium rate for each risk area.

The 4-year average summerfallow deductibles were recalculated for each risk area including 1981 ratios and excluding 1977 ratios. These deductibles are used to calculate each Insured's insurable acres for 1983 when records were not available for an Insured on an individual basis.

Dollar Value for Insured Crops in 1983

Market values for all insured crops were reviewed and the two dollar values were established for the guaranteed grades of each crop as a basis for determining premiums and indemnity payments in 1983.

The Insured has the option of selecting either the high or the low dollar value.

1983 All-Risk Insurable Crops and Options

Insurable Crops:	Guaranteed Grade	Dollar Option Low	Dollar Option High
Barley	#1 Feed	$ 80/t	$120/t
Buckwheat	#3 Canada	$115/t	$165/t
Canary Seed	less than 4% hulled	$250/t	$330/t
Corn — Grain	#3 C.W.	$ 85/t	$125/t
— Silage	35% dry matter	$ 12/t	$ 18/t
Fababeans	#3 Canada	$115/t	$155/t
Fall Rye	#3 Canada	$ 90/t	$130/t
Field Peas	#3 C.W.	$135/t	$195/t
Field Beans — white	#1 Canada	$250/t	$330/t
— black & pinto	#2 Canada	$250/t	$330/t
Flax	#2 Canada	$180/t	$260/t
Lentils	#2 Canada	$225/t	$300/t
Mixed Grain	55 kg/hl	$ 70/t	$100/t
Mustard	#1 Canada	$150/t	$220/t
Oats	#1 Feed	$ 70/t	$100/t
Potatoes	Marketable Prod.	$ 40/t	$ 55/t
Rapeseed (Canola)	#1 Canada	$170/t	$250/t
Sugar Beets	125 kg/t	$ 22/t	$ 30/t
Sunflowers	#1 Canada	$160/t	$230/t
Triticale	#2 Canada	$100/t	$140/t
Wheat — Red Spring	#2 C.W.R.S.	$110/t	$150/t
Amber Durum	#3 C.W.A.D.	$110/t	$150/t
Utility	#1 C.U.	$100/t	$140/t

Insurable Options:

Unseeded Acreage Option		
Soil Zones A - H	$ 15/ac.	$ 25/ac.
Soil Zones I - J	$ 10/ac.	$ 20/ac.
Cultivated Forage Option including Alfalfa Alfalfa Grass Mixture, Grasses & Sweet Clover	$ 27/t	$ 45/t

Forage Establishment Option

	Low		High	
	A*	B**	A*	B**
Alfalfa	$15/ac.	$30/ac.	$20/ac.	$40/ac.
Alfalfa Grass Mixtures	$10/ac.	$20/ac.	$15/ac.	$30/ac.
Grasses (Spring Seeded)	$10/ac.	$20/ac.	$15/ac.	$30/ac.
Grasses (Fall Seeded)	$10/ac.	$20/ac.	$15/ac.	$30/ac.
Sweet Clover	$ 5/ac.	$10/ac.	$7.50/ac.	$15/ac.

* A — Seeded with a Companion Crop
** B — Seeded without a Companion Crop

Hail Spot Loss Option

Program Changes for the 1983 Program

1. Triticale coverage was offered for 1983 on a test basis in all areas of the province to Insureds with a Contract of Crop Insurance. Coverage and premium rates were based on utility wheat following a study of yields reported on the Research Questionnaires plus those reported by Manitoba Agriculture and the University of Manitoba. A cost of production study for triticale was completed as well.

2. Provincial average yields for sugar beets were reviewed and the average yields for new growers was revised for 1983.

3. Unseeded acreage experience was reviewed and the procedures for applying the summerfallow deductible were revised to allow producers to apply their own average summerfallow percentage where applicable.

4. Grain corn and silage corn regulations were revised to consider each a separate crop thus permitting a reseeding benefit and a stage I adjustment when either crop is lost during the stage I period and reseeded to the other prior to the final date of seeding for that crop.

5. The 6% cash discount was discontinued for 1983 and replaced with a system of regular monthly interest charges starting September 1. Coverage is granted interest free until September 1 and no interest is charged for the month of September provided premium is paid prior to September 30. For premiums paid after September 30, interest is charged starting at September 1 at a rate of 1% above the prime rate on June 1 of that year.

   The 2.5% load for cash discounts was removed from all premium rate calculations for 1983.

6. The days allowed after harvest before submitting a claim was extended from 15 days to 30 days. Any claim submitted after the 30th day of November is classified as a late claim and only seventy-five per cent of the adjusted loss will be payable. This 75% is only payable if the Corporation is able at that late date to establish production sufficient for it to determine the actual loss.

Continuing Research

The 1980-85 Timetable for Introduction of New Crops for Insurance was reviewed and revised based on information and resources available and the demand by producers for insurance for additional crops.

The study of the imperfectly drained soils in southwestern Manitoba was continued in 1982. Some 996 quarters were reviewed with the productivity index being revised for 586 of this number.

Crop Yields and Acreage Survey

The Manitoba Crop Insurance Corporation agents collected information on the 1981 crop year by completing a revised research Questionnaire form with each insured farmer contacted during the 1982 confirmation and sales campaign. Complete information as to field location, acreage, yield, cropping sequence (fallow or stubble) and fertilizer application plus additional information on seeding date, seed quality, seeding method (eg. discer, press drill, zero-till planter, etc.), variety, soil test, weed control, moisture conditions and major stresses involved for each and every crop grown was obtained from 7,737 insured farmers. This data was entered onto computer and used in establishing the 1983 rates and coverages.

Part II Hail and Hail Spot Loss Insurance Rates

Basic hail rates were revised on a risk area basis for the 1983 Part II Hail Program by incorporating the loss experience from 1982 and for the 1983 Hail Spot Loss Program by incorporating the loss experience from 1981. Losses by individual crop were analyzed and the Board of Directors approved a rate increase for buckwheat from 2.0 times the basic rate to 2.5 times the basic for the Part II Hail program. Buckwheat remained at 2.0 times the basic rate in the Hail Spot Loss Program for 1983.

Other Activities in the Research Division

- Presentations
  - at the Crop Insurance Annual Administration meeting presentations were given on 1982 Field Trials and the Soil Reclassification program. Research personnel also participated in the preparation and presentation of results of the agency surveys on changes required in the Crop Insurance Program.
  - on the role and activities of the Research Division were made to M.C.I.C. agents and staff at the Staff Orientation Course.
  - a presentation on "Crop Insurance in Strawberries" was given to the Strawberry Growers at the Manitoba Horticultural Industry Days in Winnipeg.
  - a presentation of "Crop Insurance Productivity Rating and Coverage Assignment was given to Municipal Assessment personnel in Portage.
  - information on crop insurance experience was prepared and given at the following producer meetings:
    - Portage Farm Business Group, Portage la Prairie
    - Balmoral
    - Lundar
    - Riverton
    - Corn Growers Annual Meeting in Miami
    - Corn School — La Broquerie
    - Potato Growers Annual Meeting in Portage la Prairie
- M.A.S.C.C. subcommittee meetings — one or more attended meetings of the following:
  - Crop Management (member)
  - Cereal Crops
  - Oilseeds and Special Crops
  - Agrometeorology (member)
  - Soil Science Advisory (member)
  - Forage (member)

as well as

- Plant Science Lead Committee of M.A.S.C.C. re 1983 Field Crop Recommendations
- A study of Crop Insurance Potentials for 1983 was prepared and presented to Management, Board of Directors and staff.
- The list of varieties recommended in Manitoba 1960 - 1983 was updated and circulated to all staff along with the list of varieties covered by Board Order.
- The research division co-operated with the field division and the Weeds Section, Manitoba Agriculture in conducting weed identification field days for supervisors, agents and adjustors.
- Plant population trials were continued in 1982 in co-operation with the field division to provide a basis for plant count appraisal methods. From these and previous trials, plant count worksheets were prepared for flax, buckwheat, field peas and canary seed.

Soil Zone Reinspections

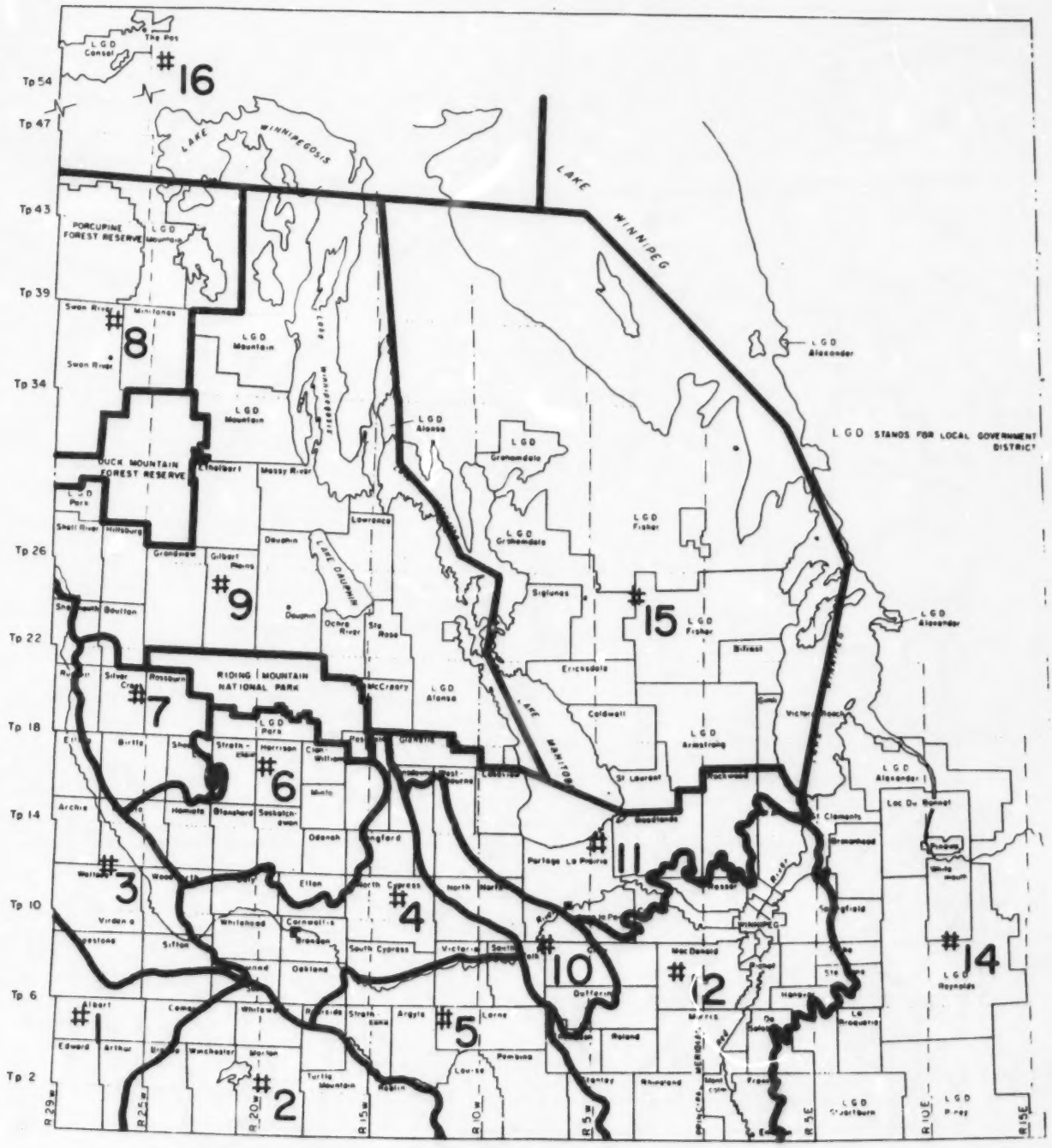
Requests were received to reinspect the soil productivity ratings on 231 quarter sections and river lots in 1982. A total of 163 quarters were reinspected, of which revisions to the soil productivity rating were made for 75 of that number.

In 1982, 6 1/2 townships located in southwestern Manitoba were reassessed using computer derived maps based on information from the soil survey. A total of 996 quarters were reassessed using this method and revisions were made to the productivity index of 586 of them. All revisions were made to the municipal and local government district soil zone maps for the 1983 crop insurance program.

CANADA-MANITOBA Crop Insurance

The Manitoba Crop Insurance Corporation

RISK AREAS



Agriculture Canada

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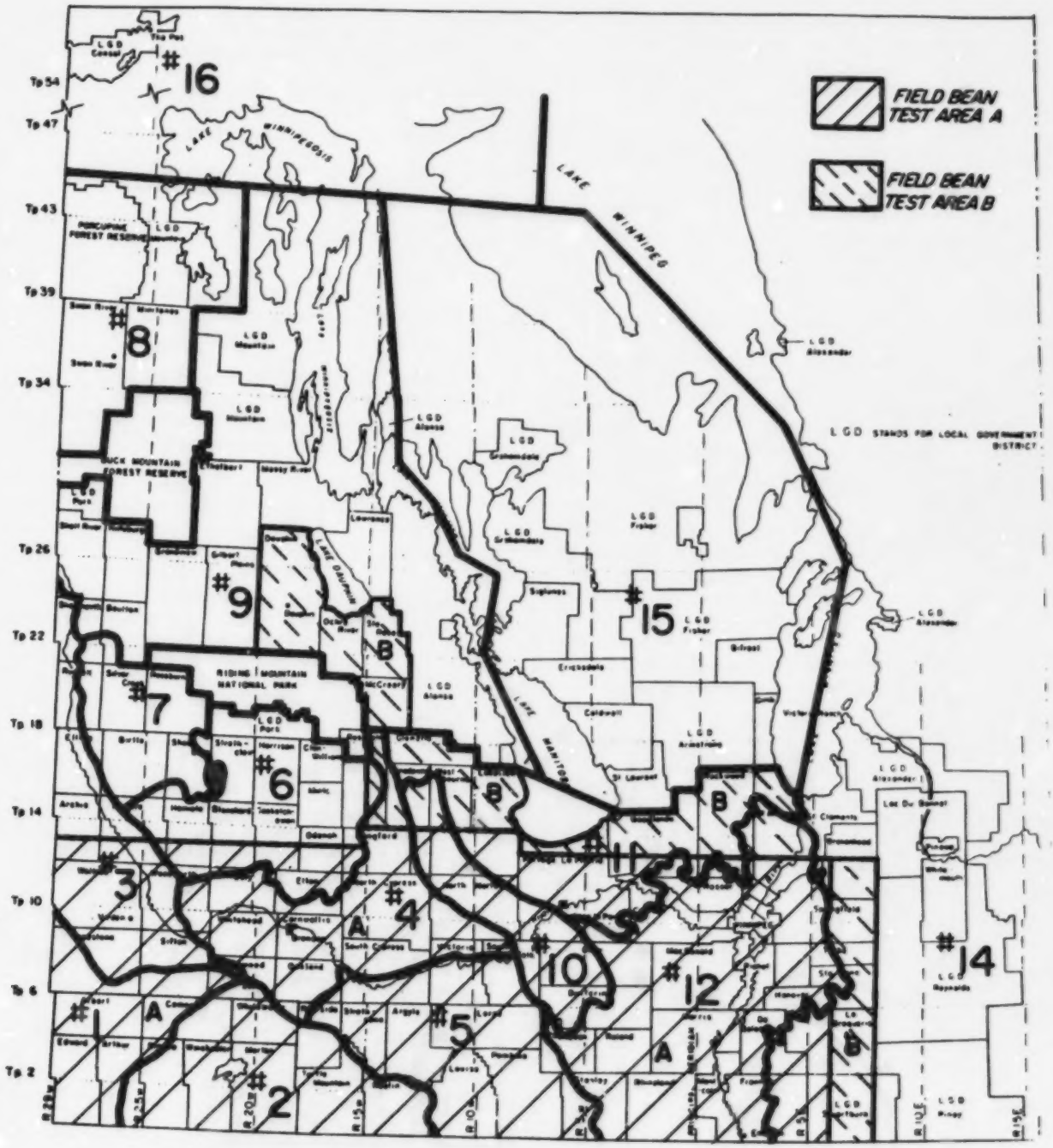
CANADA-MANITOBA
Crop Insurance

The Manitoba
Crop Insurance
Corporation

FIELD BEAN INSURANCE AREAS



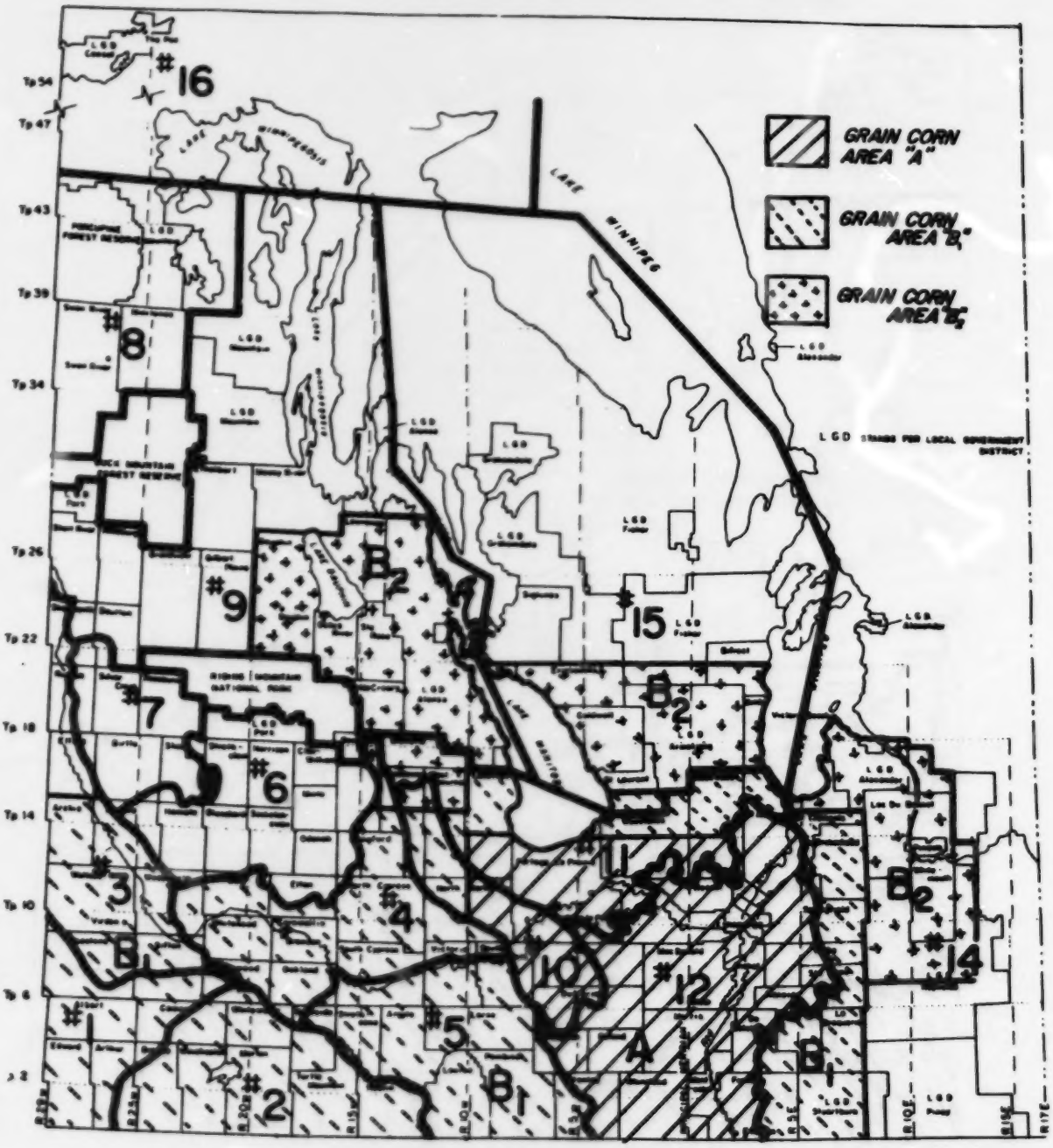
Agriculture Canada

MANITOBA AGRICULTURE

CANADA-MANITOBA
Crop Insurance

The Manitoba
Crop Insurance
Corporation

GRAIN CORN INSURANCE AREAS



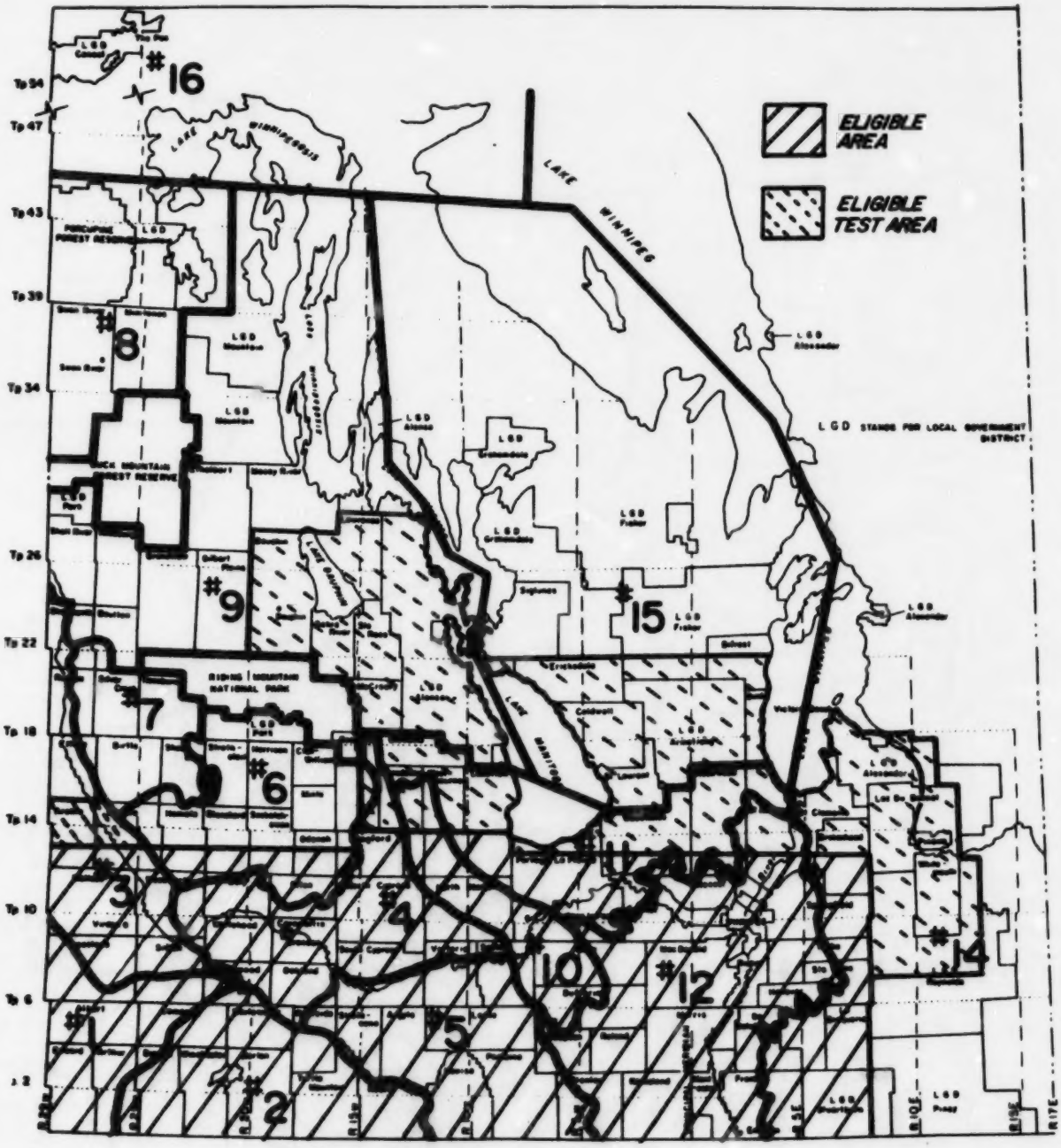
Agriculture Canada

MANITOBA AGRICULTURE

CANADA-MANITOBA
Crop Insurance

The Manitoba
Crop Insurance
Corporation

SUNFLOWER INSURANCE AREAS



Agriculture Canada

MANITOBA AGRICULTURE

The Manitoba Crop Insurance Corporation

Report of the Provincial Auditor's Office

We have examined the financial statements, being Exhibits A, B, C, D, E and Schedules 1 and 2 of The Manitoba Crop Insurance Corporation for the fiscal year ended March 31, 1983. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of The Manitoba Crop Insurance Corporation as at March 31, 1983 and the results of its operations for the year then ended in accordance with the accounting policies stated in note 2 to the financial statements applied on a basis consistent with that of the preceding year.

W.K. Ziprick, C.A.,
Provincial Auditor.

June 24, 1983,
Winnipeg, Manitoba.

The Manitoba Crop Insurance Corporation

Exhibit A

Balance Sheet
as at March 31, 1983
(with 1982 figures for comparison)

ASSETS

	1983	1982
General Crop Insurance		
Cash on deposit with the Minister of Finance and in bank	$ 3,253,875	$ 2,748,831
Premiums receivable:		
Due from insured persons	1,104,795	1,217,088
Accrued interest	132,188	126,009
	1,236,983	1,343,097
Amount receivable from Reinsurance Fund of Manitoba (Note 2 (C))	—	804,555
Accounts receivable — Government of the Province of Manitoba	69	69
Accounts receivable — other	180	780
Due from Hail Insurance	81,058	76,004
Prepaid expenses	128	8,268
	$ 4,572,293	$ 4,981,604
Hail Insurance		
Cash on deposit with the Minister of Finance and in bank	$ 519,058	$ 163,719
Premiums receivable:		
Due from insured persons	323,206	272,951
Accrued interest	26,335	24,175
	349,541	297,126
	$ 868,599	$ 460,845
	$ 5,440,892	$ 5,442,449

LIABILITIES AND RESERVES

	1983	1982
Reinsurance premiums payable (Note 2(C)):		
Government of Canada	$ 724,971	$ 637,307
Government of the Province of Manitoba	724,971	637,307
	1,449,942	1,274,614
General Crop Insurance		
Accounts payable — Government of the Province of Manitoba	19,765	—
Amount payable to Reinsurance Fund of Manitoba (Note 2(C))	64,532	—
Advance from the Government of the Province of Manitoba (Note 3)	2,400,000	3,400,000
Indemnities and other accounts payable (Note 4)	637,045	306,410
Premiums collected in advance	1,009	580
Reserve for the Payment of Indemnities, Exhibit D	—	—
	$ 4,572,293	$ 4,981,604
Hail Insurance		
Due to General Crop Insurance	$ 81,058	$ 76,004
Advance from the Government of the Province of Manitoba	500,000	500,000
Reserve for Payment of Indemnities (deficit), Exhibit E	287,541	(115,159)
	$ 868,599	$ 460,845
	$ 5,440,892	$ 5,442,449

The Manitoba Crop Insurance Corporation

Exhibit B

General Crop Insurance
Statement of Revenue and Expenditure
for the year ended March 31, 1983
(with 1982 figures for comparison)

	1983	1982
Revenue:		
Premiums:		
Insured persons	$13,256,059	$12,035,890
Government of Canada (Note 2(B))	13,012,119	11,234,497
	26,268,178	23,270,387
Filing fee	5,720	9,770
Administrative expenses charged to the Government of the Province of Manitoba, Schedule 1 (Note 2(D))	3,418,323	3,148,538
Interest on cash balances on deposit with the Minister of Finance, and on notes for premiums	209,577	205,472
Total revenue	29,901,798	26,634,167
Expenditure:		
Administrative expenses, Schedule 1 (Note 2(D))	3,418,323	3,148,538
Reinsurance premiums (Note 2(C)):		
Government of Canada	3,903,636	3,370,349
Government of the Province of Manitoba	3,903,636	3,370,349
Discount allowed for prompt payment of premiums	285,596	220,336
Indemnities	22,600,352	18,770,255
Total expenditure	34,111,543	28,879,827
Revenue under expenditure, Exhibit D	$ 4,209,745	$ 2,245,660

The Manitoba Crop Insurance Corporation

Exhibit C

Hail Insurance
Statement of Revenue and Expenditure
for the year ended March 31, 1983
(with 1982 figures for comparison)

	1983	1982
Revenue:		
Premiums charged to insured persons at established rates	$ 3,196,098	$ 2,273,063
Charges for credit privileges	90,117	52,601
Interest on cash balances on deposit with the Minister of Finance, and on notes for premiums	51,472	39,038
Total revenue	3,337,687	2,364,702
Expenditure:		
Administrative expenses, Schedule 2	373,424	298,572
Indemnities	2,557,616	2,266,444
Total expenditure	2,931,040	2,565,016
Revenue (under) over expenditure, Exhibit E	$ 406,647	$ (200,314)

The Manitoba Crop Insurance Corporation

Exhibit D

General Crop Insurance
Statement of the Reserve for the Payment of Indemnities
for the year ended March 31, 1983
(with 1982 figures for comparison)

	1983	1982
Balance — beginning of year	$ —	$ —
Less:		
Adjustment of prior years' premiums	6,915	14,791
Doubtful premium collections	63,751	25,379
	70,666	40,170
	(70,666)	(40,170)
Add:		
Revenue under expenditure, Exhibit B	(4,209,745)	(2,245,660)
	(4,280,411)	(2,285,830)
Less recovered from reinsurance funds (Note 2(C)):		
Manitoba	4,280,411	2,094,744
Canada for Manitoba	—	191,086
	4,280,411	2,285,830
Balance — end of year, Exhibit A	$ —	$ —

The Manitoba Crop Insurance Corporation

Exhibit E

Hail Insurance
Statement of the Reserve for the Payment of Indemnities
for the year ended March 31, 1983
(with 1982 figures for comparison)

	1983	1982
Balance — beginning of year (deficit)	$ (115,159)	$ 90,116
Less:		
Adjustments of prior years' premiums	94	388
Doubtful premium collections	3,853	4,573
	3,947	4,961
	(119,106)	85,155
Add:		
Revenue (under) over expenditure Exhibit C	406,647	(200,314)
Balance — end of year (deficit) Exhibit A	$ 287,541	$ (115,159)

The Manitoba Crop Insurance Corporation

Schedule 1

General Crop Insurance
Statement of administrative expenses
for the year ended March 31, 1983
(with 1982 figures for comparison)

	1983	1982
Advertising and publicity	$ 22,285	$ 37,500
Agents' and adjustors' in-service training	29,241	25,748
Appeal tribunal	2,379	4,004
Audit fee	17,015	15,770
Contract sales and servicing	20,537	39,491
Corporation capital tax	—	(38,062)
Data processing charges	82,773	122,172
Directors' remuneration and expenses	18,270	23,851
District offices' rentals and miscellaneous	27,806	24,420
Employee benefits	85,209	79,597
Employee relocation	—	17,673
Employer share of pensions (Note 2(E))	31,208	26,768
Equipment rentals	77,956	47,997
Furniture and Equipment purchases (Note 2(F))	25,487	13,043
Health and education tax levy	29,761	—
Legal fees	11,002	9,696
Loss adjustors' fees and expenses	915,978	877,692
Miscellaneous	13,121	5,601
Salaries	1,689,784	1,475,870
Salaries — Temporary clerical assistance	68,966	86,910
Special studies	3,235	7,203
Stationery, postage and office supplies	104,907	93,609
Telephone	33,398	30,403
Travelling	94,374	106,242
Workers' compensation	13,631	15,340
Total administrative expenses, Exhibit B	$ 3,418,323	$ 3,148,538

The Manitoba Crop Insurance Corporation

Schedule 2

Hail Insurance
Statement of administrative expenses
for the year ended March 31, 1983
(with 1982 figures for comparison)

	1983	1982
Advertising and publicity	$ 481	$ 576
Agents' and adjustors' in-service training	9,322	9,343
Appeal tribunal	793	694
Audit fee	1,860	1,391
Data processing charges	18,166	21,050
Directors' remuneration and expenses	1,658	2,005
District offices' rentals and miscellaneous	2,524	2,052
Employee benefits	7,733	6,690
Employee relocation	—	1,485
Equipment rentals	13,544	7,663
Health and education tax levy	2,701	—
Furniture and equipment purchases (Note 2(F))	1,549	984
Legal fees	998	887
Loss adjustors' fees and expenses	122,991	82,853
Miscellaneous	1,143	474
Salaries	153,358	124,040
Salaries — Temporary clerical assistance	6,259	7,304
Stationery, postage and office supplies	15,511	16,308
Telephone	3,031	2,555
Travelling	8,565	8,929
Workers' compensation	1,237	1,289
Total administrative expenses, Exhibit C	$ 373,424	$ 298,572

The Manitoba Crop Insurance Corporation

Notes to Financial Statements
March 31, 1983

1. Authority

The Manitoba Crop Insurance Corporation is incorporated under a specific Statute of the Province of Manitoba, being Chapter C-310 of the Revised Statutes of Manitoba, 1970.

2. Significant Accounting Policies

(A) Programs
The Corporation operates general crop and hail insurance programs for Manitoba farmers and accounts for these programs separately.

(B) Premiums — General Crop Insurance
An agreement between the Governments of the Province of Manitoba and Canada provides for the matching, by Canada, of crop insurance premiums collected from insured persons. The Corporation recognizes as revenue all premiums on crop policies earned during the year, including the matching portion collected from Canada. The insurance premium rates are adjusted annually on the basis of a break-even position being maintained over 25 years of crop losses' experiences.

(C) Reinsurance Funds
In accordance with the terms of a reinsurance agreement between the Governments of Manitoba and Canada and the Corporation, indemnities for general crop insurance in excess of the Corporation's Reserve are recovered from Reinsurance Funds maintained by Manitoba and Canada. The Governments of Manitoba and Canada credit reinsurance premiums received and charge payments made on account of indemnities to the Funds. Interest is neither credited nor charged to the Funds.

The changes in the Reinsurance Funds for the year ended March 31, exclusive of the amounts payable and receivable as shown on the Balance Sheet, were as follows:

	Reinsurance Funds	
	Manitoba	Canada for Manitoba
Balances, March 31, 1982	$ 2,575,463	$ 7,438,853
Add:		
Reinsurance premiums	3,815,971	3,815,971
	6,391,434	11,254,824
Less:		
Payments on account of indemnities	5,149,498	—
Balances, March 31, 1983	$ 1,241,936	$11,254,824

2. (D) Administrative Expenses

The agreement between the Governments of the Province of Manitoba and Canada, referred to in section (B) of this note, also stipulates that all administrative expenses relating to the general crop insurance program will be met by the Province of Manitoba. Certain of these costs are common to both the general crop insurance and hail insurance programs and are allocated on a basis approved by the Corporation's Board of Directors. The Corporation's head office and certain of its field office accommodations are provided by the Province of Manitoba at no charge to the Corporation.

(E) Pensions

In accordance with the provisions of the Manitoba Civil Service Superannuation Act, the Corporation contributes 50% of the pension disbursements made to retired employees. Such payments are charged to operations as incurred and provision is not made in the accounts to fund current or past service obligations to the Superannuation Fund. On the basis of an actuarial report, the unfunded provision for the Corporation employees amounted to $931,000 as at December 31, 1982.

(F) Fixed Assets

Furniture and equipment purchases are charged to operations in the year of acquisition.

3. Advance from the Government of the Province of Manitoba

When necessary, there is provision for the Corporation to receive temporary working capital advances to be used for the payment of indemnities. These advances will be repaid as and when final payments on premiums are received by the Corporation.

4. Indemnities and other accounts payable

These liabilities consist of the following:

	March 31	
	1983	1982
Indemnities payable	$ 368,702	$ 252,132
Indemnity claims received but not assessed as yet	250,000	47,000
Other accounts payable	18,343	7,278
	$ 637,045	$ 306,410

Summary of All-Risk Insurance Written for the Year Ended March 31, 1983

Schedule 3

By Supervisory Area

	Red Spring Wheat			Oats			Barley		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	272,107.6	574,482.43	17,719,091.31	9,449.0	17,090.78	408,627.28	123,722.0	318,681.55	7,657,633.95
Area II	578,272.9	896,465.06	37,983,728.23	55,365.9	99,596.00	2,248,649.56	313,022.3	522,455.23	19,985,316.71
Area III	375,580.9	783,987.94	25,714,647.20	39,863.0	86,885.25	1,583,612.55	195,495.6	450,142.78	11,552,281.85
Area IV	365,324.7	568,224.49	25,653,628.39	38,234.0	72,868.21	1,592,588.80	261,423.1	437,181.56	16,985,415.93
Area V	117,521.7	285,393.34	6,991,836.60	11,670.2	28,967.10	413,797.18	59,349.7	174,913.25	2,995,888.68
Total by Crops	1,708,807.8	3,108,553.26	114,062,931.73	154,582.1	305,407.34	6,247,275.37	953,012.7	1,903,374.37	59,176,537.12

	Flax			Sugar Beets			Fall Rye		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	128,056.1	414,145.87	5,867,885.22	15,216.0	68,482.30	3,704,887.29	4,302.0	8,029.67	196,878.19
Area II	123,909.4	288,483.95	5,747,053.77	—	—	—	21,361.0	33,548.08	923,217.38
Area III	33,761.5	111,724.36	1,581,317.61	—	—	—	16,462.4	29,637.28	783,796.19
Area IV	155,516.7	353,197.84	7,858,641.28	2,092.0	7,351.65	588,476.58	21,173.7	33,647.60	988,764.98
Area V	22,494.5	73,165.82	893,404.00	50.0	444.50	8,362.50	321.0	580.43	11,218.12
Total by Crops	463,738.2	1,240,717.84	21,948,301.88	17,358.0	76,278.45	4,301,726.37	63,620.1	105,443.06	2,903,874.86

	Rapeseed			Mustard			Sunflowers		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	72,388.9	311,522.70	4,511,762.14	—	—	—	36,835.1	103,408.03	2,666,899.82
Area II	122,577.2	300,516.85	7,817,412.29	3,876.0	13,727.58	186,530.81	29,261.5	83,904.67	2,019,349.86
Area III	94,731.9	376,064.23	5,532,677.56	1,882.0	6,697.02	87,528.02	450.0	1,419.55	32,752.00
Area IV	141,579.1	360,221.99	9,537,281.19	1,824.0	7,346.77	81,522.58	19,662.9	52,017.31	1,453,541.97
Area V	20,277.8	80,828.02	1,075,645.27	447.0	1,747.13	18,008.98	3,694.0	8,201.73	220,176.74
Total by Crops	451,554.9	1,429,153.79	28,474,778.45	8,029.0	29,518.50	373,590.39	89,903.5	248,951.29	6,392,720.39

Summary of All-Risk Insurance Written for the Year Ended March 31, 1983

Schedule 3
(continued)

By Supervisory Area

	Buckwheat			Field Peas			Unseeded Acreage		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	7,647.6	35,962.18	261,798.96	49,907.0	219,883.83	4,470,373.60	127,656.0	25,932.55	3,004,100.00
Area II	1,303.0	5,342.50	40,061.90	789.0	3,168.04	74,291.47	1,053.0	1,028.43	25,125.00
Area III	11,876.4	52,370.76	399,403.12	663.1	3,203.36	61,770.49	10,798.9	6,038.60	267,867.50
Area IV	17,358.3	76,544.50	602,744.11	16,016.7	61,856.62	1,439,329.31	5,666.1	1,993.22	140,016.50
Area V	1,808.0	7,291.90	42,341.77	3,258.0	13,665.19	240,801.79	55,368.8	32,491.92	1,343,890.00
Total by Crops	39,993.3	177,511.84	1,346,349.86	70,633.8	301,777.04	6,286,566.66	200,542.8	67,484.72	4,780,999.00

	Grain Corn			Durum Wheat			Silage Corn		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	56,058.5	319,750.05	6,982,398.69	16,189.0	38,510.11	1,101,963.85	2,285.0	6,789.12	194,736.60
Area II	6,538.0	39,804.26	577,421.06	74,719.4	136,953.07	4,723,765.65	673.0	1,872.34	49,602.60
Area III	95.0	502.59	9,018.95	3,603.0	7,359.19	246,439.08	640.0	2,187.63	63,198.00
Area IV	24,423.8	119,846.04	2,481,309.73	21,324.0	32,218.19	1,547,928.76	1,532.0	3,836.46	134,334.00
Area V	4,283.4	22,434.27	468,821.01	914.0	2,110.26	57,267.41	654.0	1,180.52	43,441.20
Total by Crops	91,398.7	502,337.21	10,518,969.44	116,749.4	217,150.82	7,677,364.75	5,784.0	15,866.07	485,312.40

	Mixed Grain			Potatoes			Forage		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	3,556.0	6,500.44	171,530.97	4,158.8	25,196.89	1,158,168.36	5,843.1	8,518.07	248,368.17
Area II	4,927.0	9,694.08	223,990.81	260.0	605.16	75,205.00	12,928.3	22,658.49	437,539.64
Area III	4,376.0	10,355.29	193,835.09	—	—	—	19,108.7	27,209.02	754,009.13
Area IV	5,012.0	9,126.23	231,814.70	12,975.0	70,184.07	4,092,023.21	5,216.3	8,562.80	181,353.66
Area V	5,842.0	15,094.94	264,864.81	181.0	1,307.48	48,825.37	4,191.9	6,797.17	170,558.39
Total by Crops	23,713.0	50,770.98	1,086,036.38	17,574.8	97,293.60	5,374,221.94	47,288.3	73,745.55	1,791,828.99

Summary of All-Risk Insurance Written for the Year Ended March 31, 1983

Schedule 3
(continued)

By Supervisory Area

	Acres	Utility Wheat Premium	Coverage	Acres	Lentils Premium	Coverage	Acres	Fababeans Premium	Coverage
Area I	126,803.0	310,334.53	9,351,251.61	1,523.0	6,217.33	129,945.61	1,802.0	10,136.83	149,417.76
Area II	36,458.4	63,083.55	2,720,105.59	1,217.0	6,785.55	104,295.60	147.0	736.31	11,038.63
Area III	19,927.0	47,026.98	1,505,342.50	4,139.0	19,289.32	313,760.70	1,017.0	5,392.79	86,169.66
Area IV	103,841.0	186,266.76	8,554,024.39	2,939.3	13,970.19	221,984.01	994.0	5,405.16	80,081.53
Area V	15,463.2	41,264.34	1,023,693.90	777.0	3,282.76	51,261.30	604.0	3,628.64	47,513.57
Total by Crops	302,492.6	647,976.16	23,154,417.99	10,595.3	49,545.15	821,247.22	4,564.0	25,299.73	374,221.15

	Acres	Canary Seed Premium	Coverage	Acres	Field Beans Premium	Coverage	Acres	All Crops Premium	Coverage
Area I	12,672.0	34,154.70	942,035.82	4,165.0	21,882.30	469,968.18	1,082,342.7	2,885,612.26	71,369,723.38
Area II	628.0	1,815.69	35,955.15	—	—	—	1,389,287.3	2,532,244.89	86,009,656.71
Area III	2,055.0	4,156.43	114,380.64	—	—	—	836,526.4	2,031,650.37	50,883,807.84
Area IV	3,266.0	6,848.60	194,125.47	1,799.8	7,767.08	196,564.67	1,229,194.5	2,496,483.34	84,837,495.75
Area V	3,166.0	7,685.31	216,774.36	160.0	986.27	15,048.00	332,497.2	813,462.29	16,663,440.95
Total by Crops	21,787.0	54,660.73	1,503,271.44	6,124.8	30,635.65	681,580.85	4,869,848.1	10,759,453.15	309,764,124.63

Summary of Hail Spot Loss Insurance Written for the Year Ended March 31, 1983

Schedule 3A

By Supervisory Area

	Red Spring Wheat			Oats			Barley		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	250,782.6	116,562.39	16,327,717.64	8,393.0	2,668.16	359,675.98	113,576.0	50,844.67	7,051,044.31
Area II	378,749.8	283,443.20	25,138,518.36	36,080.9	16,794.05	1,479,448.35	215,593.9	153,877.50	13,841,570.80
Area III	318,064.3	195,071.60	21,658,998.13	33,700.0	12,820.96	1,317,665.47	167,111.7	88,890.98	9,729,594.42
Area IV	311,454.2	237,150.95	22,078,095.75	28,084.0	12,566.82	1,198,692.58	218,695.0	156,791.53	14,374,327.03
Area V	101,955.7	38,601.23	6,124,457.62	9,255.2	1,944.06	328,162.70	50,659.7	16,367.13	2,596,334.72
Total by Crops	1,361,006.6	870,829.37	91,327,787.50	115,513.1	46,794.05	4,683,645.08	765,636.3	466,771.81	47,592,871.28

	Flax			Sugar Beets			Fall Rye		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	120,839.7	39,801.92	5,538,292.38	12,057.0	15,450.80	2,969,109.34	4,268.0	1,138.96	195,352.05
Area II	85,659.0	42,430.54	3,993,809.58	—	—	—	15,035.0	7,828.71	659,843.08
Area III	30,655.5	11,926.56	1,428,845.81	—	—	—	15,032.0	5,345.80	722,777.76
Area IV	143,498.7	79,972.40	7,297,320.66	1,938.0	2,866.84	545,783.16	19,028.0	9,453.09	895,550.23
Area V	20,285.5	5,205.16	817,543.64	—	—	—	321.0	68.84	11,218.12
Total by Crops	400,938.4	179,336.58	19,076,312.07	13,995.0	18,317.64	3,514,892.50	53,684.0	23,835.40	2,484,741.24

	Rapeseed			Mustard			Sunflowers		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	68,892.9	46,129.63	4,288,480.63	—	—	—	34,848.1	17,716.87	2,519,907.74
Area II	86,578.4	92,818.11	5,602,796.01	2,932.0	2,634.23	140,750.72	17,518.0	14,146.22	1,249,184.00
Area III	85,535.0	63,876.30	4,953,099.82	1,517.0	1,084.12	69,222.68	450.0	279.00	32,752.00
Area IV	123,250.3	128,977.64	8,414,359.25	1,259.0	957.57	57,973.78	18,034.9	12,963.19	1,343,692.13
Area V	17,783.8	8,685.51	953,360.20	447.0	181.13	18,008.98	3,566.0	1,404.28	211,462.50
Total by Crops	382,040.4	340,487.19	24,212,095.91	6,155.0	4,857.05	285,956.16	74,417.0	46,509.56	5,356,998.37

Summary of Hail Spot Loss Insurance Written for the Year Ended March 31, 1983

Schedule 3A (continued)

By Supervisory Area

	Buckwheat			Field Peas			Grain Corn		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	7,144.6	3,939.69	244,630.54	46,432.0	58,019.78	4,156,510.55	54,196.1	47,385.29	6,775,113.18
Area II	906.0	586.58	28,957.33	749.0	1,501.01	70,235.47	4,258.0	4,240.82	388,677.73
Area III	11,807.4	7,031.39	396,908.80	663.1	933.91	61,770.49	95.0	95.15	9,018.95
Area IV	12,905.9	8,239.85	454,833.69	14,498.5	23,177.97	1,313,377.79	22,023.3	19,056.85	2,247,211.22
Area V	1,738.0	440.00	40,343.26	2,876.0	2,585.41	212,861.13	4,087.4	2,885.36	447,800.01
Total by Crops	34,501.9	20,237.51	1,165,673.62	65,218.6	86,218.08	5,814,755.43	84,659.8	73,663.47	9,867,821.09

	Durum Wheat			Silage Corn			Mixed Grain		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	15,298.0	7,413.11	1,037,065.15	2,118.0	1,279.38	182,559.60	3,526.0	1,208.49	170,231.97
Area II	51,740.0	37,227.54	3,339,618.61	475.0	405.61	33,750.00	2,973.0	1,499.94	133,573.71
Area III	2,912.0	2,254.19	198,169.22	250.0	184.10	25,056.00	3,461.0	1,385.76	150,375.34
Area IV	20,154.0	16,956.44	1,461,411.12	1,532.0	1,391.93	134,334.00	4,178.0	1,977.65	195,133.20
Area V	673.0	316.28	45,530.25	654.0	258.65	43,441.20	5,414.0	1,525.53	247,230.31
Total by Crops	90,777.0	64,167.56	6,081,794.35	5,029.0	3,519.67	419,140.80	19,552.0	7,597.37	896,544.53

	Potatoes			Forage			Utility Wheat		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	3,184.8	4,864.59	926,018.42	3,335.9	1,005.44	195,659.56	116,749.0	62,058.53	8,569,979.73
Area II	—	—	—	5,708.4	2,018.62	240,634.25	27,309.0	22,552.70	2,042,315.22
Area III	—	—	—	13,709.8	4,097.66	628,742.84	18,191.0	11,025.48	1,365,636.92
Area IV	7,056.0	14,114.11	2,189,038.03	2,607.1	867.92	122,351.04	92,702.0	82,962.84	7,683,150.75
Area V	89.0	113.92	25,346.31	3,144.5	627.35	135,103.68	14,294.2	6,084.96	955,341.54
Total by Crops	10,329.8	19,092.62	3,140,402.76	28,505.7	8,616.99	1,322,491.37	269,245.2	184,684.51	20,616,424.16

Summary of Hail Spot Loss Insurance Written for the Year Ended March 31, 1983

Schedule 3A (continued)

By Supervisory Area

	Lentils			Fababeans			Canary Seed		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	1,523.0	1,362.58	129,945.61	1,665.0	1,515.07	138,575.91	12,612.0	6,326.64	937,481.82
Area II	1,162.0	1,553.08	100,071.60	147.0	185.36	11,038.63	578.0	377.48	33,414.15
Area III	3,911.0	4,138.65	296,353.50	1,017.0	1,299.84	86,169.66	1,950.0	924.97	107,901.09
Area IV	2,654.3	2,231.71	200,168.01	834.0	888.20	69,377.53	2,811.0	1,745.34	166,167.87
Area V	757.0	460.22	49,785.30	604.0	480.64	47,513.57	3,031.0	1,276.11	207,042.66
Total by Crops	10,007.3	9,746.24	776,324.02	4,267.0	4,369.11	352,675.30	20,982.0	10,650.54	1,452,007.59

	Field Beans			All Crops		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	3,720.0	4,384.75	416,661.63	885,161.7	491,076.74	63,130,013.74
Area II	—	—	—	934,152.4	686,121.30	58,528,207.60
Area III	—	—	—	710,032.8	412,666.42	43,239,058.90
Area IV	1,549.8	1,828.15	167,278.82	1,050,748.0	817,138.99	72,610,127.64
Area V	160.0	90.29	15,048.00	241,796.0	89,602.06	13,532,935.70
Total by Crops	5,429.8	6,303.19	598,988.45	3,821,890.9	2,496,605.51	251,040,343.58

Number of Farmers Insured and Number of Crops Insured for the Year Ended March 31, 1983

Schedule 4

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beets	Fall Rye	Rape Seed	Mustard	Sun Flowers	Buck Wheat	Field Peas	Un Seeded Acreage	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Potatoes	Forage	Utility Wheat	Lentils	Faba Beans	Canary Seed	Fiedl Beans	Total
Albert	145	110	34	70	32	–	31	7	2	14	–	–	–	3	44	3	2	–	13	7	–	–	1	–	373
Alexander	16	15	2	6	6	–	–	2	–	–	–	2	4	–	–	–	1	–	–	–	–	–	–	–	38
Alonsa	42	13	20	7	6	–	1	5	–	2	2	–	9	–	–	–	6	–	23	1	–	–	–	–	95
Archie	62	55	29	32	6	–	4	3	–	–	–	–	–	–	3	–	4	–	5	–	–	–	–	–	141
Argyle	169	145	43	112	61	–	25	31	–	15	7	–	–	6	10	1	8	–	–	4	–	–	1	–	469
Armstrong	35	19	12	9	6	–	1	2	–	–	–	–	21	–	–	–	9	–	1	4	–	–	–	–	84
Arthur	128	94	31	40	56	–	23	19	–	19	4	–	3	7	26	–	3	–	11	5	–	–	–	–	341
Assiniboia	10	8	–	6	7	–	–	3	–	–	–	–	1	–	–	–	–	–	–	2	–	–	2	–	29
Bifrost	89	44	8	57	25	–	–	23	–	–	–	1	39	1	–	–	2	–	–	18	–	–	8	–	226
Birtle	167	148	38	131	18	–	11	49	3	–	–	–	–	–	4	–	4	–	3	5	1	2	–	–	417
Blumenhard	113	92	11	98	34	–	–	57	1	–	–	–	–	–	2	–	–	–	2	14	–	–	–	–	311
Boulton	64	48	24	44	1	–	–	13	–	–	–	–	–	–	2	–	2	–	10	2	–	–	–	–	146
Brenda	208	182	31	149	75	–	7	28	–	18	–	–	–	1	60	–	5	–	3	3	–	–	–	–	562
Brokenhead	134	112	31	46	39	–	2	14	–	8	7	21	9	10	–	1	6	–	5	11	6	–	5	–	333
Cameron	97	84	16	68	31	–	2	49	1	6	1	–	–	–	6	–	–	–	2	4	3	–	–	–	273
Cartier	115	93	3	67	63	–	–	44	–	6	–	14	29	3	2	–	2	1	1	44	1	–	15	–	388
Charleswood	8	8	2	3	4	1	–	2	–	–	–	–	1	–	–	–	–	–	–	3	–	–	–	–	24
Clanwilliam	91	62	30	66	8	–	3	28	–	–	–	–	–	–	–	–	3	–	2	2	–	–	–	–	204
Coldwell	25	15	8	10	2	–	–	1	–	–	–	–	5	–	–	–	11	–	1	1	–	–	–	–	54
Cornwall	16	12	3	10	6	–	–	13	–	–	–	–	3	–	–	–	–	–	–	–	–	–	1	–	48
Cornwallis	62	35	26	44	18	–	6	19	1	–	1	–	–	–	5	–	1	–	5	11	1	–	–	–	173
Daly	99	86	23	65	25	–	9	32	3	–	–	1	–	–	11	–	1	–	2	10	2	–	–	–	270
Dauphin	286	210	81	120	76	–	35	99	1	–	67	8	5	–	1	–	6	–	58	36	5	6	4	–	818
De Salaberry	97	66	6	51	40	4	5	11	–	6	3	13	1	3	2	–	1	1	4	15	–	–	15	–	247
Dufferin	243	57	25	96	110	5	16	54	–	42	31	60	18	85	11	11	9	6	–	116	–	–	4	12	768
East St. Paul	3	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3
Edward	145	118	46	41	28	–	23	32	–	26	2	–	–	2	43	–	3	–	9	3	–	–	–	–	376
Ellice	52	46	17	35	8	–	1	18	–	–	–	–	–	–	–	–	2	–	4	1	–	–	1	–	133
Elton	154	118	14	131	56	–	7	49	5	2	–	1	–	3	36	1	4	–	6	22	–	–	–	–	455
Erickdale	24	12	9	10	1	–	–	2	–	–	–	–	7	–	–	–	6	–	1	1	–	–	–	–	49
Ethelbert	68	55	35	19	10	–	5	8	–	–	48	–	1	–	1	–	1	–	6	2	–	–	1	–	192
Fisher	179	121	49	70	23	–	2	59	1	–	4	1	116	1	–	1	5	–	12	21	1	–	1	–	488
Fort Garry	5	5	1	3	–	–	–	1	–	1	–	1	1	–	–	–	–	–	–	–	–	–	–	–	13
Franklin	117	74	8	54	38	3	3	23	–	16	7	22	8	10	16	4	6	–	10	20	2	10	22	–	356
Gilbert Plains	99	85	24	48	22	–	10	53	1	–	19	–	1	–	–	–	5	–	9	4	1	1	1	–	284
Gimli	14	11	5	4	4	–	–	–	–	–	–	–	5	–	–	–	2	–	1	1	–	–	–	–	33
Glenella	78	57	28	35	12	–	1	20	–	9	12	2	3	3	2	1	2	–	–	3	2	2	–	–	194
Glenwood	106	78	30	83	38	–	10	32	–	10	4	1	1	–	15	–	1	1	14	5	2	–	–	–	325
Grahamdale	47	27	25	24	9	–	–	3	–	–	–	–	10	–	–	–	5	–	–	6	–	–	–	–	109
Grandview	214	193	55	138	26	–	9	89	–	–	7	–	–	–	–	–	11	–	25	9	–	5	1	–	568
Grey	130	59	18	46	77	–	1	39	–	14	11	26	20	17	6	8	9	–	4	74	1	–	5	–	435

Number of Farmers Insured and Number of Crops Insured for the Year Ended March 31, 1983

Schedule 4 (continued)

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beets	Fall Rye	Rape-Seed	Mustard	Sun-Flowers	Buck-Wheat	Field Peas	Un-Seeded Acreage	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Potatoes	Forage	Utility Wheat	Lentils	Faba Beans	Canary Seed	Field Beans	Total
Hamiota	174	144	17	123	24	–	4	81	3	–	–	–	–	–	8	–	3	–	–	24	1	–	–	–	432
Hanover	55	18	3	25	4	24	–	3	–	1	1	2	2	–	–	1	1	–	6	7	–	1	–	–	99
Harrison	64	52	4	51	13	–	–	14	–	–	–	–	–	–	4	–	–	–	–	11	–	–	–	–	149
Hillsburg	84	72	36	46	1	–	2	7	–	–	–	–	–	–	–	–	2	–	12	2	–	1	–	–	181
La Broquerie	8	2	3	3	–	–	1	–	–	–	–	–	–	4	–	3	1	–	2	–	–	–	–	–	19
Lac Du Bonnet	36	28	9	5	8	–	–	3	–	–	–	5	3	–	–	–	1	–	–	4	1	–	–	–	67
Lakeview	47	18	11	19	11	–	3	23	–	–	11	3	2	–	1	–	2	–	4	9	–	–	–	–	117
Langford	112	83	29	83	32	–	7	45	–	9	4	2	–	4	20	–	1	–	1	16	–	–	–	–	336
Lansdowne	70	37	24	37	25	–	2	27	5	–	17	1	–	2	2	1	4	–	–	*	–	–	–	–	192
Lawrence	36	20	12	19	8	–	2	11	–	–	1	–	–	–	–	–	1	–	4	–	–	–	–	–	78
Lorne	303	230	42	192	177	–	44	77	–	3	22	8	–	1	23	2	7	2	5	74	–	–	9	–	918
Louise	279	154	41	223	198	–	14	151	–	19	5	29	–	8	29	8	1	–	8	103	–	–	–	1	992
Macdonald	345	286	24	153	184	3	–	84	–	33	1	11	54	4	24	–	4	–	34	94	2	3	10	–	1,008
McCreary	73	48	34	44	15	–	–	15	–	–	–	–	6	–	1	–	9	–	11	5	–	–	1	–	189
Minnedosa	113	107	40	68	7	–	18	19	–	–	–	–	–	1	6	–	9	–	2	5	3	–	1	–	286
Minitonas	206	170	38	137	40	–	25	72	–	–	–	1	–	–	–	–	–	–	4	19	2	–	–	–	508
Minto	143	119	29	117	34	–	9	52	2	–	1	1	–	–	6	–	2	–	1	17	2	1	2	–	395
Montcalm	156	102	3	80	69	29	1	45	–	29	3	65	16	10	17	–	–	–	–	39	3	3	–	1	515
Morris	267	191	8	103	131	–	–	94	–	43	2	67	47	8	20	1	1	–	2	77	–	3	13	–	811
Morton	178	162	33	120	97	–	1	72	1	4	1	–	–	1	14	–	3	–	11	12	–	–	–	–	532
Mossey River	94	61	24	47	29	–	2	32	–	–	13	–	–	–	–	–	–	–	38	2	–	–	5	–	253
Mountain South	34	28	16	10	4	–	2	12	–	–	10	–	–	–	–	–	–	–	–	1	–	1	–	–	84
Mountain North	64	53	9	39	12	–	12	24	–	–	–	1	3	–	1	–	1	–	1	19	–	–	–	–	175
North Cypress	153	113	30	93	36	–	13	71	1	14	1	32	–	11	11	2	3	31	3	18	8	–	–	1	492
North Norfolk	137	89	21	69	29	–	17	59	–	33	38	6	–	15	1	1	2	4	9	18	4	–	–	–	415
Oakland	110	88	24	71	33	–	1	18	5	8	3	–	–	1	7	–	4	–	1	13	1	1	3	–	282
Ochre River	38	25	16	21	10	–	5	5	–	–	–	–	3	–	2	1	2	–	13	8	–	2	–	–	113
Odanah	112	90	11	87	38	–	6	47	3	–	–	1	–	1	10	–	–	–	1	14	–	–	2	–	311
Old Kildonan	2	1	–	1	–	–	–	–	–	1	–	–	–	–	–	–	–	–	–	1	–	–	1	–	5
Park South	87	69	28	52	5	–	2	4	–	–	–	–	–	–	1	–	–	–	2	6	–	–	–	–	169
Park North	27	19	4	19	–	–	1	8	–	–	–	–	–	–	–	–	–	–	6	–	–	–	–	–	57
Pembina	249	170	35	148	167	–	19	126	–	10	5	8	–	6	35	2	2	–	7	138	1	1	3	–	883
Piney	13	5	3	6	2	–	–	4	–	–	3	–	3	–	1	–	1	–	–	3	–	–	–	–	31
Pipestone	211	166	56	79	51	–	21	22	8	17	1	1	–	10	44	2	1	–	11	22	–	1	2	–	515
Portage la Prairie	367	221	42	191	170	21	20	141	1	24	24	89	6	37	7	9	7	2	19	134	28	4	17	13	1,227
Reynolds	4	3	3	1	–	–	–	–	–	–	–	–	–	–	–	–	1	–	–	1	–	–	–	–	9
Rhineland	389	250	7	176	150	175	1	112	–	50	6	163	22	44	19	3	5	–	3	52	2	–	4	3	1,247
Ritchot	70	57	4	23	14	–	–	4	–	6	–	3	20	1	1	–	3	1	2	12	–	–	–	–	151
Riverside	127	92	30	75	72	–	12	36	–	5	7	–	–	1	10	–	3	–	3	23	–	–	–	–	369
Robin	175	148	44	104	111	–	1	72	–	9	3	1	–	5	13	1	1	–	1	12	1	2	1	–	530
Rockwood	126	91	22	72	22	–	–	15	1	1	–	1	1	1	2	2	14	–	13	16	2	2	2	–	280

Number of Farmers Insured and Number of Crops Insured for the Year Ended March 31, 1983

Schedule 4 (continued)

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beets	Fall Rye	Rape-seed	Mus-tard	Sun-Flowers	Buck-Wheat	Field Peas	Un-Seeded Acreage	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Pota-toes	Forage	Utility Wheat	Lentils	Faba-Beans	Canary Seed	Field Beans	Total
Roland	134	63	2	45	74	1	5	40	–	30	2	79	1	18	3	3	–	–	–	88	–	–	–	3	457
Rosedale	145	122	58	102	21	–	10	37	2	2	2	–	1	1	7	–	7	–	1	8	–	–	1	–	382
Roseburn	121	107	27	70	3	–	1	21	–	–	–	–	–	–	1	–	–	–	6	2	–	–	–	–	238
Rosser	69	58	5	45	24	–	–	9	–	5	1	1	–	3	3	–	2	–	–	14	–	3	2	–	175
Russell	102	93	31	64	18	–	2	40	6	–	–	–	–	–	6	–	1	–	3	2	3	–	1	–	270
St. Andrews	98	81	10	47	37	–	4	26	–	–	2	2	2	3	–	–	2	1	–	16	1	–	3	–	237
Ste. Anne	12	2	2	9	–	1	–	–	–	–	1	–	2	1	–	1	–	–	–	2	–	–	–	–	21
St. Boniface	1	–	–	1	–	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	2
St. Clements	68	45	12	24	19	–	–	6	–	–	3	8	2	3	–	1	3	1	6	2	2	1	2	–	140
St. Frances Xavier	31	19	6	23	14	–	–	5	–	1	1	–	–	–	1	–	–	–	2	8	1	–	4	–	85
St. Laurent	5	1	–	1	1	–	–	–	–	–	–	–	1	–	–	–	2	–	–	–	–	–	–	–	6
Ste. Rose	45	28	7	26	17	–	2	17	–	–	2	–	4	1	1	1	2	–	11	2	–	–	–	–	121
St. Vital	3	1	–	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3
Saskatchewan	86	80	10	76	31	–	2	30	3	–	–	–	.	–	9	–	1	–	–	14	–	1	–	–	257
Shellmouth	98	87	35	62	5	–	13	23	2	–	–	–	–	–	4	–	1	–	10	4	2	–	1	–	249
Shell River	173	155	50	103	6	–	11	38	2	–	–	1	–	–	1	–	3	–	20	2	5	–	–	–	397
Shoal Lake	109	100	14	83	8	–	–	42	2	–	–	1	–	–	4	–	–	–	2	7	–	–	–	–	263
Sifton	43	19	23	27	9	–	11	5	–	2	1	1	–	1	4	–	2	–	8	5	–	–	–	–	118
Siglunes	21	10	11	11	2	–	–	2	–	–	1	–	7	–	–	–	4	–	–	3	–	–	–	–	51
Silver Creek	120	104	27	73	10	–	4	48	4	–	–	–	–	–	4	–	1	–	4	4	2	–	1	–	286
South Cypress	62	51	15	30	26	–	6	8	1	8	3	–	–	6	3	1	2	2	1	3	–	–	–	–	166
South Norfolk	191	103	32	70	94	–	29	38	1	18	15	19	–	5	3	4	10	–	–	127	–	–	2	–	570
Springfield	92	68	17	34	25	–	–	10	1	1	5	1	12	–	4	–	6	1	10	20	–	–	1	1	217
Stanley	194	94	28	115	95	13	4	45	–	38	37	35	–	32	20	9	4	4	2	100	2	1	–	6	684
Strathclair	137	118	14	111	35	–	–	42	1	–	1	–	–	–	4	–	1	–	–	10	1	1	–	–	339
Strathcona	131	115	57	76	44	–	8	5	–	5	1	–	–	–	3	–	6	–	2	1	–	1	–	–	324
Stuartburn	10	–	1	1	2	–	–	–	–	–	3	–	1	3	–	1	–	–	1	–	–	–	–	–	13
Swan River	429	375	62	259	98	–	62	187	5	–	2	–	–	–	4	1	7	–	10	22	4	1	3	–	1,102
Tache	97	79	10	40	23	–	1	–	–	–	–	2	14	–	–	1	4	–	4	18	–	–	–	–	196
Thompson	123	99	25	57	82	–	7	36	–	29	7	10	–	14	3	3	–	–	2	49	1	2	–	3	429
Turtle Mountain	186	151	52	111	100	–	5	61	–	3	1	–	–	–	15	–	3	–	14	18	–	1	–	–	535
Victoria	124	108	29	75	76	–	18	18	–	28	3	4	–	11	5	3	4	2	2	26	–	–	1	–	413
Wallace	235	191	115	128	39	–	9	17	1	5	–	–	–	–	18	4	11	–	18	16	–	–	1	–	573
Westbourne	136	72	23	60	38	–	1	61	–	5	24	14	4	11	2	–	3	1	3	22	3	–	–	–	347
West St. Paul	11	10	–	7	2	–	–	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–	–	–	20
Whiteshell	112	90	37	94	32	–	9	31	1	1	–	–	–	1	16	1	2	–	8	17	–	–	–	–	340
Whitemouth	22	13	6	15	7	–	1	2	1	1	1	–	–	2	–	4	–	–	2	8	–	–	–	–	63
Whitewater	133	115	21	104	65	–	3	64	1	2	–	–	–	–	19	–	1	–	1	15	1	–	2	–	414
Winchester	183	160	32	111	74	–	6	48	–	11	1	1	–	2	49	1	5	–	5	12	1	–	–	–	519
Woodlands	57	33	11	48	17	1	–	6	1	2	1	–	–	3	1	–	1	–	2	9	1	2	1	–	140
Woodworth	187	156	88	140	39	–	7	39	2	5	1	–	–	–	19	2	6	–	20	15	–	–	–	–	539
Totals	13,630	10,133	2,775	7,760	4,452	281	762	3,850	86	735	542	854	561	452	885	111	357	61	672	2,220	119	66	190	44	37,968